# Oracle® Financial Services Lending and Leasing Line Origination Setup Guide



Release 14.12.0.0.0 F82606-01 August 2024

ORACLE

Oracle Financial Services Lending and Leasing Line Origination Setup Guide, Release 14.12.0.0.0

F82606-01

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# 1 Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

### Note:

The application can be best viewed in 1280 x 1024 screen resolution.

The document is organized into below topics:

- Audience
- Conventions Used
- Logging In
- Template and Navigation
- Common Operations
- Keyboard Compatibility
- Tool Tips
- Accessibility

# 1.1 Audience

This document is intended to all Prospective Users who would be working on the application.

# 1.2 Conventions Used

#### Table 1-1 Conventions

| Term                   | Refers to                                     |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic               | The underlined character of the tab or button |

# 1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration > User screen.

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.



When you invoke the application, the Sign In screen is displayed.

| Financial Services Lending and Leasing |  | 0 |
|--|--|---|
|  | Sign In<br>Please etter sussid and password<br>* 'User 18<br>- * Password<br>Sign In |   |
|  |  |   |

- User ID Specify a valid User ID.
- **Password** Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

# 1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system.

Details are grouped into two categories to enable easy understanding. These include:

- Home Screen
- Screens

### 1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

- Header
- Left Pane
- Right Pane/Work Area



| Financial Services   | Lending and Leasing |      | 🛔 Welcome, VAVAIDYA 👻 🛵 Sign Qut [Q |
|--|---------------------|------|-------------------------------------|
|  |                     | <br> |                                     |
| DashBoard  |                     |      |                                     |
| / DashBoard<br>DashBoard<br>Users Productivity.<br>System Honator<br>Produces Analysis<br>Produces Analysis<br>Process Files | 5                   |      |                                     |
| Origination     Servicing     Collections  |                     |      |                                     |
| > WFP  |                     |      |                                     |
| > Tools<br>> Setup   |                     |      |                                     |

### Figure 1-2 Home screen

You can view the application version details and copyright information by clicking **About** link at the right bottom corner of the screen.

### Figure 1-3 About

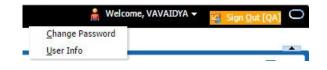
| EARCH MENU                                    |  |  |
|---|--|--|
| ashBoard                                      | About  |  |
| ashBoard ^<br>DashBoard<br>Users Productivity | Orade Financial Services Lending and Lessing 14.3.1.0.0<br>Build OFSLL_14.3.1.0.0_9233   |  |
| System Monitor                                | Copyright @ 1998.2017, Oracle and/or its affiliates. All rights reserved.  |  |
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| Collections                                   | glose  |  |
| WFP   |  |  |
| Tools   |  |  |

### Header

In the Header, system displays the following:

• User ID that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

Figure 1-4 User ID - Options



- Change Password – Click to change the current password.

Figure 1-5 Change Password

| Security<br>Security<br>Very Security<br>Security<br>Very Security<br>Very Security<br>Very Security<br>Very Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>Security<br>S | RACLE  |                   |   | 🔒 Welcome, VAVAIDYA | · Sig |
|--|--|-------------------|---|---------------------|-------|
| Darking   Constrain   Signal Application Editory   Application Editory   Application Editory   Social Advision   Sequence and the indication   Social Advision   Application Editory   Social Advision   Application Editory   Social Advision   Bapeline Editory   Vendera:   | Financial Services Ler   | nding and Leasing |   |                     |       |
| > Collections  | DashBoard  Orbination  Orbination  Sales taaf  Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Apploidente fithin  Apploidente Rithinal  Apploidente Rithinal  Apploidente Rithinal  Apploidente  Producers  Vendors  Vendors |                   | Change Password  * Current Password  * New Password  * New Password | _ Uper lafe         |       |
|  |  |                   |   |                     |       |
|  | > Collections<br>> WEP   |                   |   |                     |       |
| Tools  |  |                   |   |                     |       |
| > loss<br>Sestep   |  |                   |   |                     |       |

Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

– User Info – Click to view the current user info.

Figure 1-6 User Info

| er Info                                   |         |           |                |                                       |    |
|---|---------|-----------|----------------|---------------------------------------|----|
| Organization                              |         |           | Time Zone      | USER TIME ZONE                        | •  |
| Division                                  |         |           | User Time Zone |                                       |    |
| First Name<br>Last Name<br>Responsibility | VAIDYA  |           |                | US/CENTRAL (CENTRAL STANDAR           | D  |
| GL Post Date<br>Last Login Date           |         | :21:07 AM |                | ASIA/CALCUTTA (INDIA STANDAR<br>TIME) | RD |
| Session Language                          | DEFAULT | T         | Skin Family    | Skyros (Default)                      |    |
| Debug Enabled Ind                         |         |           |                |                                       |    |
|   |         |           | Submit 🕺       | <u>Close</u>                          |    |
|   |         |           |                |                                       |    |



In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

**Session Language** – Select a language that you need to set for the session, from the drop-down list.

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

Table 1-2 System Parameter

| System Parameter | Condition to record debug data  |
|------------------|---|
| CMN_DEBUG_METHOD | If parameter value is 1, then debug data is recorded into a file in Database Server.  |
|                  | If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER. |
| CMN_DEBUG_LEVEL  | If parameter value is greater than 0, only then the debug data is recorded.           |

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on 🗮 List Files button to view the list of logged files.

Figure 1-7 Database Server Log files

| DashBoard <sub>×</sub>  | Syst   | em Monito   | r x  |   |   |  |   | ×      |
|---|--|---|--|---|---|--|---|--------|
| Batch Jobs  | Jobs   | Services  | Database Server Log Files  | Parked Tran   | sactions Users  |  |   |        |
| Databas   | se Serv  | er Log Fi   | es   |   |   |  |   |        |
| View 🕶  | Format -   |   | 🗌 Freeze  🖬 Detach 🛛 🚽   | l Wrap  | 🔂 🔡 List Files  | Download File  |   |        |
| File Na   | me   |   |  | Fi  | le Type   |  | File Size File Time   |        |
| JSVPRO  | _EN_000  | _01_DB12C_  | 2084400  | lo  | Ь   |  | 5706 02/18/2016 06:14:1   | 1 Al 🔺 |
| ALERT   |  |   |  | lo  | Ь   |  | 395 02/22/2016 03:59:1  | 5 AM   |
| CSVPR   | C_EN_100   | _01_DB12C_  | _3794335   | lo  | Ь   |  | 6390 02/22/2016 04:53:0   |        |
| CSVPR   | C_EN_100   | _01_DB12C_  | 3854338  | lo  | Ь   |  | 116750 02/22/2016 05:36:4   |        |
| JSVPRO  | C_EN_000   | _01_DB12C_  | 2094362  | lo  | b   |  | 5706 02/18/2016 10:57:0   | TA E   |
| *   |  |   |  |   | ш   |  |   | •      |
| File Con  |  | -   | re Di Detach di Wran   | E)  |   | d #oflings 50  | Chow Size   | Þ      |
| View 🔻  | itent<br>Format ▼  | Free  | ze 🚮 Detach 🛛 🚑 Wrap   | ଜୁନ   | III<br>Beginning  Er  | d #ofLines 50  | i Show File   | •      |
|   |  | Tree  | ze 🚮 Detach 🛛 📣 Wrap   | ଜ୍ଯ   |   | d #ofLines 50  | 📆 Show File   | F      |
| View 🕶<br>Text  | Format 🔻   | (ALLA)  | Nome.  |   |   | d #ofLines 50  | Show File   | •      |
| View •<br>Text<br>02/1  | Format ▼<br>8/2016   | 17:44:1   | 1: 45:FLL:lv_use_BI  | ц::Y  | 🖱 Beginning 🔘 Er  |  |   | •      |
| View -<br>Text<br>02/1<br>02/1  | Format -<br>8/2016<br>8/2016                                       | 17:44:1<br>17:44:1  | 11: 45:FLL:lv_use_BI<br>11: cmnsyp_cl_000_01   | I::Y<br>l.get_syp   | ) Beginning ) Er<br>_parameter_v  | alue value: we   | eblogic   |        |
| View •<br>Text<br>02/1<br>02/1<br>02/1  | Format ▼<br>8/2016<br>8/2016<br>8/2016                             | 17:44:1<br>17:44:1<br>17:44:1   | 11: 45:FLL:lv_use_BI<br>11: cmnsyp_cl_000_01<br>11: cmnsyp_cl_000_01   | I::Y<br>1.get_syp_<br>1.get_syp_                                      | Beginning SE _parameter_v _parameter_v  | alue value: we<br>alue value: ht   | <pre>cblogic<br/>ctp://ofss2221142.in.oracle.com</pre>  |        |
| View  Text 02/1 02/1 02/1 02/1 02/1   | Format ▼<br>8/2016<br>8/2016<br>8/2016<br>8/2016                   | 17:44:1<br>17:44:1<br>17:44:1<br>17:44:1                                  | 11: 45:FLL:1v_use_BI<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01   | I::Y<br>l.get_syp<br>l.get_syp<br>l.get_syp                           | © Beginning ® Er<br>_parameter_v<br>_parameter_v<br>_parameter_v  | alue value: we<br>alue value: ht<br>alue value: ht                                     | eblogic   |        |
| View  Text  | Format ▼<br>8/2016<br>8/2016<br>8/2016<br>8/2016<br>8/2016         | 17:44:1<br>17:44:1<br>17:44:1<br>17:44:1<br>17:44:1<br>17:44:1            | 11: 45:FLL:1v_use_BI<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01   | I::Y<br>1.get_syp<br>1.get_syp<br>1.get_syp<br>1.get_syp              | Beginning @ Er<br>parameter_v<br>parameter_v<br>parameter_v<br>parameter_v  | alue value: we<br>alue value: ht<br>alue value: ht<br>alue value: /:                   | ablogic<br>ttp://ofss2221142.in.oracle.com:<br>ttp://ofss2221142.in.oracle.com:<br>scratch/work_area/DEV/QA143REL/n |        |
| View   Text  02/1 | Format<br>8/2016<br>8/2016<br>8/2016<br>8/2016<br>8/2016<br>8/2016 | 17:44:1<br>17:44:1<br>17:44:1<br>17:44:1<br>17:44:1<br>17:44:1<br>17:44:1 | 11: 45:FLL:1v_use_BI<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01<br>11: cmnsyp_c1_000_01 | I::Y<br>1.get_syp<br>1.get_syp<br>1.get_syp<br>1.get_syp<br>1.get_syp | Beginning      Er     Parameter_v     parameter_v     parameter_v     parameter_v     parameter_v     parameter_v | alue value: we<br>alue value: ht<br>alue value: ht<br>alue value: /s<br>alue paramete: | ablogic<br>ttp://ofss2221142.in.oracle.com:<br>ttp://ofss2221142.in.oracle.com:<br>scratch/work_area/DEV/QA143REL/n |        |

Click on Show File button to view the selected file contents in the File Content

section. You can also click **Download File** button to extract a copy of debug details.



**Time Zone Level** - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

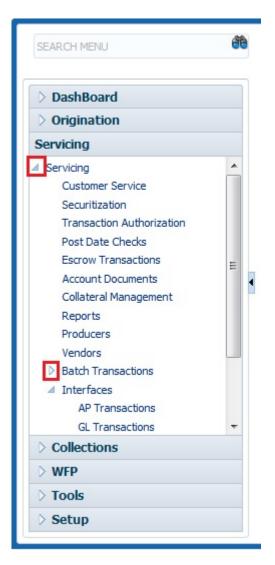
Click **Submit** to save the changes or **Close** to close the screen without changes.

- Accessibility Click the link to view accessibility features of the system. *Refer accessibility document for further details.*
- NextGenUI This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates. This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to Appendix Oracle JET Interface section in Servicing guide.
- Sign Out Click the link to sign off from the application. You can also click on
   Sign Out [QA] icon to sign off from the application.

### Left Window

In the left pane, system lists and provides drop-down links for various modules available in the product. Click  $\triangleright$  to expand the Module Master Tabs and  $\checkmark$  to collapse them.

### Figure 1-8 Left Pane



To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

### Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press **Enter**. The screen is displayed in the main window/work area.



| 00  | Access ×        |                                  |         |             | l                 |
|---|-----------------|----------------------------------|---------|-------------|-------------------|
| pplication Retrieval(Origination)                           | Data Screen Re  | ports Correspondence Transaction |         |             |                   |
| plication Documents(Origination)                            |                 |                                  |         |             |                   |
| set Types(Setup Products)<br>count Documents(Servicing)     | Access Grid     |                                  |         | 👍 Add 🥖 Edi | it 📃 Yjew 🖌 🖋 Ayo |
|   | View - Format - | 🖙 🔝 Freeze 🚮 Detach 🖓 Wrap       |         |             |                   |
| Access(Setup User)<br>IP Transactions(Servicing Interfaces) | Organization    | Division                         | Company | Branch      | Allowed           |
| lication Entry(Origination)                                 | DMC             | US01                             | ALL     | ALL         | Y                 |
| lit Tables(Setup System)                                    | DMC             | NL02<br>SA03                     | ALL     | ALL         | Y                 |
| ances(Servicing Batch Transactions)                         | DMC             | 3P04                             | ALL     | ALL         | Y                 |
|   |                 |                                  |         |             |                   |
|   |                 |                                  |         |             |                   |
| Drigination   |                 |                                  |         |             |                   |
|   |                 |                                  |         |             |                   |
| Servicing   |                 |                                  |         |             |                   |
| Drigination<br>Servicing<br>Collections<br>WFP              |                 |                                  |         |             |                   |

### Figure 1-9 Left Pane Search

When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

### **Right Window**

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.

| Sa       | les Lead ×         |                |              |                     |              |                   |                       |                        |                        |          |              |        |                   |       |
|----------|--------------------|----------------|--------------|---------------------|--------------|-------------------|-----------------------|------------------------|------------------------|----------|--------------|--------|-------------------|-------|
|          | ead Entry Follow-I | Jp Maintenance |              |                     |              |                   |                       |                        |                        |          |              |        |                   |       |
|          | Applicant Inforr   | nation         |              |                     |              |                   |                       |                        |                        |          | Add          | d / Fe | dit 📃 View        | 🖋 A   |
| on Entry | View - Format -    | Freeze         | Detach       | wrap الي            | 669          |                   |                       |                        |                        |          |              |        | Ten .             |       |
| (        | Lead #             | Lead Dt        | Company      | Branch              | First Name   | Last Name         | Birth Dt              | Channel                | Source                 | Туре     | Country      |        | Address #         | C     |
|          | L-00002006         | 12/15/2015     | NL02         | NLHQ                | ROSEMARY     | BLACK             | 12/08/1987            | CONSULTATION           | WEB ENTRY              | HOME     | UNITED :     |        | 813 W             | j     |
| ieval    | L-00001002         | 12/02/2015     | U501         | USHQ                | TEST         | TEST LAST NAME    | 01/01/1990            | ESTATE AGENT           | EAX IN                 | RELATIVE | UNITED :     | STATES | 1000              | P     |
| s        | L-00003002         | 12/17/2015     | US01         | USHQ                | BOND         | JAMES             | 01/01/1997            | WEB                    | WEB ENTRY              | HOME     | UNITED S     |        | 1000              | B     |
| ments    | L-00002002         | 12/12/2015     | U501         | USHQ                | PHANINDRA    | CHODA             | 10/10/1982            | CONSULTATION           | WEB ENTRY              | HOME     | UNITED :     |        | 89898             | 1     |
| nce      | L-00002004         | 12/12/2015     | US01         | USHQ                | BOREN        | ROBERT            | 12/01/1970            | WEB                    | WEB ENTRY              | HOME     | UNITED :     |        |                   | 1     |
| ince     | L-00006002         | 02/02/2016     | U501         | USHQ                | NITIN        | JOSHI<br>MARTINEZ | 07/25/1988            | CONSULTATION           | OFFLINE APPLICA        | HOME     | UNITED       |        | ADD1              | 0     |
|          | L-00005002         | 12/19/2015     | U501<br>U501 | USHQ                | ANDRES       | SAM               | 08/06/1989 11/11/1991 | CONSULTATION<br>OTHERS | WEB ENTRY<br>WEB ENTRY | HOME     | UNITED S     |        | LEAD ENTRY<br>123 |       |
|          | Telecoms Comme     | ents Documents | Requests     |                     |              |                   |                       |                        |                        |          |              |        |                   |       |
|          | Telecom Inform     |                |              | وي Wrap             | 6 <u>1</u> 2 |                   |                       |                        |                        |          | Add 🕂        | 🖉 Edit |                   | 🖋 Aş  |
|          | Telecom Inform     | mation         |              | Wrap لي             | 612          |                   |                       |                        |                        |          | Aqq          |        | Phone Current     | 🖋 Ay  |
|          | Telecom Inform     | mation         |              | طاً Wrap            | 6 <u>0</u>   | _                 |                       |                        |                        |          | Add          |        |                   | 🖋 Aj  |
|          | Telecom Inform     | mation         |              | لې Wrap             | 6 <u>0</u>   |                   |                       |                        |                        |          | dd           |        | Phone Current     | 🖋 Aş  |
|          | Telecom Inform     | mation         |              | 슈 <sup>네</sup> Wrap | 6 <u>8</u>   |                   |                       |                        |                        |          | Aqq          |        | Phone Current     | Al    |
|          | Telecom Inform     | mation         |              | 순의 Wrap             | 6 <u>0</u>   |                   |                       |                        |                        |          | <b>₽</b> Add |        | Phone Current     | 🖋 As  |
|          | Telecom Inform     | mation         |              | طَ Wrap             | 6 <u>0</u>   |                   | -                     |                        |                        |          | <b>4</b> Add |        | Phone Current     | As    |
|          | Telecom Inform     | mation         |              | Wrap لي             | 6 <u>8</u>   |                   |                       |                        |                        |          | <b>₽</b> Add |        | Phone Current     | Au    |
|          | Telecom Inform     | mation         |              | طَ Wrap             | G2           |                   |                       |                        |                        |          | Add          |        | Phone Current     | S A12 |
|          | Telecom Inform     | mation         |              | چا Wrap             | <u>@</u>     |                   |                       |                        |                        |          | Add          |        | Phone Current     | V Au  |
|          | Telecom Inform     | mation         |              | لې Wrap             | 62<br>6      |                   |                       |                        |                        |          | Add          |        | Phone Current     | As    |

#### Figure 1-10 Right Pane

You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.



| DashBoard  | S x Transaction Authorization x Post Date Checks x Escrow Transactions x Account Documents x Collateral Management x Reports x Producers x Advances x Payments x Fees x AP Transactions x GL Transaction     S x GL Transacti | ×>     |
|--|--|--------|
| Origination  | Authorization Authorization History Review Requests (Pending: 0)   |        |
| ervicing   |  | _      |
| <ul> <li>Servicing<br/>Customer Service</li> </ul> | Transactions           View + Format +         Treeze         Detach         od Wrap         @ Checker © Maker © Both         @ 1 Day © 2 Days © 5 Days © All Days         View Failed         @ Post         Wed  | Audi 🖉 |
| Securitization                                     | Account # Txn Dt Transaction Status Maker Initiated Dt Checker Authorized Dt Comments  |        |
| Transaction Authorization<br>Post Date Checks      | 20150200010030:KARTHIK RAGHAVEN, 02/10/2016 ACCOUNT CLOSE ERROR VIEHATTA 02/10/2016 URDEFINED  |        |
| Escrow Transactions                                | 2012/1000010588/RF0/WI PAUL / PAULA 102/19/2016 CHARGEO OFF ERROR VEROUTHU 02/19/2016 UNDEFINED<br>2015/00014008/BIOD 2019/2016 UNDEFINED  |        |
| Account Documents                                  | 201001001100.000 301988 02/05/2010 CHRK0C 011 ERKKR 4EK00110 02/05/2010 08001800   |        |
| Collateral Management                              |  |        |
| Reports  | Parameters   |        |
| Producers  | View - Format - 🔛 🔟 Freeze 🚮 Detach of Wrap  |        |
| Vendors  | Parameter Value Required   |        |
| 4 Batch Transactions<br>Advances                   | T/W DATE 02/09/2016 Y  |        |
| Payments   |  |        |
| Fees   |  |        |
| 4 Interfaces                                       | Transaction Processing Details   |        |
| AP Transactions                                    | View 🖛 Format 🕶 📷 Freeze 🚮 Detach 🚽 Wrap   |        |
| GL Transactions                                    | Result   |        |
| CASA Reconciliation                                | 02/09/2016 only  |        |
| Conversion Accounts                                | Transaction Posting Failed   |        |
|  | Backdating of Transaction is allowed for date after  |        |
|  |  |        |
|  |  |        |
|  |  |        |
|  |  |        |
|  |  |        |
|  |  |        |
| Collections  |  |        |
| WEP  |  |        |
|  |  |        |
| Tools  |  |        |

#### Figure 1-11 15 Screens

Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Applications at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac\_Multi\_tab\_Ind' = 'Y' in MENU\_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Applications in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Origination Module Master Tab. In the Left Menu of Origination Module Master Tab, you can open multiple applications by clicking on the following links. Each successive click, opens a new Origination tab.

- Simple Application Entry
- Application Entry
- Underwriting
- Funding



| ACLE<br>nancial Services Len                         | ding and Leasin                                | g                     |                        |                |                           |                       |                  |                   | 🔒 Welcome, AE          | BSHEKAR 👻 🥞 SI        |
|--|--|-----------------------|------------------------|----------------|---------------------------|-----------------------|------------------|-------------------|------------------------|-----------------------|
| ICH MENU   | Origination X Original                         | tion x Origination x  | Origination ×          |                |                           |                       |                  |                   |                        |                       |
| /  | Search/Task Fundin                             | g: 0000001010 Re      | view Requests (Pending | : 0)           |                           |                       |                  |                   |                        |                       |
| ashBoard   |  |                       |                        |                |                           |                       |                  |                   |                        |                       |
| nation   |  | 00001010: MILL        |                        | 50             |                           |                       |                  |                   |                        | ] ⊻iew 🖌 🖌 Audit      |
| gination<br>Salas Lead                               | View ▼ Format ▼                                | App #                 |                        | ap (ტ) Or      | Origination Stage<br>Code | Producer Name         | Producer Contact | Existing Customer | Duplicate Applicat     | ion Contact           |
| Simple Application Entry<br>Application Entry        | 07/26/2016                                     | 0000001010            | UNDEFINED A            | PPROVED - FUND |                           | MN-00004 : SOUT       |                  | N                 | Y                      |                       |
| Image Maintenance<br>Reports<br>Producers<br>Vendors | Applicant Applicant Relation Ty PRIMARY Ratios |                       | st Name<br>HN          |                |                           | Last Name<br>MILLEN   |                  | Birth 1<br>07/17  |                        | n / Rented<br>DEFINED |
|  | Detter   |                       |                        |                |                           |                       |                  |                   |                        |                       |
|  | Ratios   |                       |                        |                | Score                     | What If Pmt Ar        | nt Asse          | ts Amt L          | iabilities (-)         | Net-Worth Amt         |
|  | Ratios<br>Grade                                |                       |                        |                | Score<br>0                | What If Pmt Ar<br>0.0 |                  | ets Amt L<br>0.00 | iabilities (-)<br>0.00 | Net-Worth Amt<br>0.00 |
| evicina  | Grade  |                       |                        |                |                           |                       |                  |                   |                        |                       |
| -  | Grade  |                       |                        |                |                           |                       |                  |                   |                        |                       |
| llections  | Grade  | Report                | Name                   | FICO Score     | 0                         | 0.6                   | Open Auto        | 0.00              | 0.00                   |                       |
| ervicing<br>Dilections<br>EP<br>Dols                 | Grade  | Report<br>CREDIT REPI |                        |                | 0                         | 0.6                   | 0<br>Onan Auto   | 0.00              | 0.00                   | 0.00                  |

#### Figure 1-12 Multi tab - Origination

Few screens in Origination are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

#### Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

### **Right Splitter/Action Window**

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on Application screens. You can click and to toggle the view of Right Splitter/Action Window.

#### **Origination Screens**

In Origination > Application screens, you can use the Right Splitter/Action Window to do the following:



| DashBoard  | 0 | rigination ×   |               |                     |                        |                           |   |                                   |                             |                         |   |   | 6  |
|--|---|--|---------------|---------------------|------------------------|---------------------------|---|-----------------------------------|-----------------------------|-------------------------|---|---|--|
| rigination   |   | search/Task Funding  | : 000000378   | Review Requests (Pe | ending: 0)             |                           |   |                                   |                             |                         | *   |   |  |
| <ul> <li>Origination<br/>Sales Lead<br/>Simple Application Entry<br/>Application Entry<br/>Underwriting<br/>Funding</li> </ul> |   | Application: 000   |               | FANY RUSSEL         |                        | erride OK 🖌 Warning O     | < <b>~</b>  |                                   | View                        | <b>√</b> A <u>u</u> dit | App #   | h   |  |
|  |   | Dt   | App #         | Sub Unit            | Status                 | Origination Stage<br>Code | Producer Name   | Prc<br>Co Existing Customer<br>Nu | Duplicate<br>Application    | Contact                 | Identification  | Submit  | 🤣 Clear  |
| Application Retrieval<br>Scenario Analysis   |   | 01/01/2012   | 000000378     | UNDEFINED           | APPROVED - FUNDER      | FUNDED                    | GA-00004 : ADVANCE LEA  | N                                 | N                           |                         | ⊿ Summary   |   | •  |
| Application Documents<br>Image Natimance<br>Regords<br>Producers<br>Vendors  |   | <ul> <li>&gt; Applicant</li> <li>&gt; Ratios</li> <li>&gt; Bureau</li> </ul> | nt Request De | rcision Contract    | Collateral Comments    | Tracking Document         | Venfication Correspondenc   | e Tools                           |                             |                         | Advance<br>Rate<br>Term<br>Grade D GRJ<br>LTV1 150.0<br>Stated PT19.54<br>Book 10,00<br>Asset Desc<br>Queue | 0 LTV2<br>Stated<br>0 Mileag<br>2012 CHEVRO<br>2DR<br>FUNDED APPL | Approved<br>15,000.00<br>4.9900<br>36<br>0<br>150.00<br>After DTIS8.92<br>e 0<br>DLET MONTE CAR:<br>JCATIONS QUEUR |
|  |   | > Checklist  |               | _                   |                        |                           |   |                                   |                             |                         | A Change Sta<br>Status APPRO  | OVED - FUNDED<br>Change Status                                    |  |
| ervicing   |   | Asset Type<br>VEHICLE  | CAI           | Type<br>R           | Primary Year<br>Y 2013 |                           | Model<br>MONTE CARLO  | Nileage New<br>0 N                | Wholesale Valu<br>10,000.00 | •                       | * Alert   |   |  |
| ollections   |   |  |               |                     |                        |                           | The second se |                                   |                             |                         | * Type  |   |  |
| VEP  |   | Trade to   |               |                     |                        |                           |   |                                   |                             |                         | * Sub   |   |  |
|  |   | ▲ Trade-In   |               |                     |                        |                           |   |                                   |                             |                         | Type  |   |  |
| Tools  |   |  |               |                     |                        |                           |   |                                   |                             |                         | * Comment   |   |  |

### Figure 1-13 Right Split Window Application

- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during **Identification** # search, the system displays an error message as "**Multiple Matches found for the Identification** #, **Please use normal Search**".
- Summary section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the **Change Status** will be read-only.
- Use Add Comment section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click  $\sim$  to toggle upper pane and  $\frac{1}{2}$  to toggle left pane. To un-toggle click  $\sim$  and  $\frac{1}{2}$  respectively.

This section consists of the following topic:

• Time Zone Preference



### 1.4.1.1 Time Zone Preference

Figure 1-14 User Info

| er Info           |                        |                        |                               |   |
|-------------------|------------------------|------------------------|-------------------------------|---|
| Organization      |                        |                        | USER TIME ZONE                | • |
| Division          |                        | Level                  |                               |   |
| First Name        | VARSHA                 | User Time Zone         |                               |   |
| Last Name         | VAIDYA                 | Company<br>Branch Time | US/CENTRAL (CENTRAL STANDARD  |   |
| Responsibility    | SUPERUSER              | Zone                   | (Inc)                         |   |
| GL Post Date      | 02/10/2016             | Server Time            | ASIA/CALCUTTA (INDIA STANDARD |   |
| Last Login Date   | 02/10/2016 03:21:07 AM |                        | TIME)                         |   |
| Session Language  | DEFAULT Y              | Skin Family            | Skyros (Default)              |   |
| Debug Enabled Ind |                        |                        |                               |   |
|                   |                        | Submit 🛞               | § <u>C</u> lose               |   |
|                   |                        |                        |                               | _ |
|                   |                        |                        |                               |   |

You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependent on database time.

#### Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

#### **Company Branch Time Zone (Organization - Division Time Zone)**

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under **Division Definition**.
- In the Display Formats tab, select **Time Zone** and click **Edit**.



 In the Format field, select the required time zone from the adjoining options list and click Save.

If **Company Branch Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

### User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in User Definition section and click Edit.
- In the Time Zone field, select the required time zone from the adjoining options list and click Save.

If **User Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

### 1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when you click the tab under which they are grouped. As similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on **Customer Service** tab, the corresponding tabs are displayed.

### Figure 1-15 Customer Service\_Example

|                       |                  |  |                                  |                      | 2                        |                                 |           |                              |                |       |                   |                |
|-----------------------|------------------|--|----------------------------------|----------------------|--------------------------|---------------------------------|-----------|------------------------------|----------------|-------|-------------------|----------------|
| count(s): 20          | 01202000102      | 31: YUTAKA OZA   | KA / AKANE                       |                      |                          |                                 |           |                              |                |       | ⊻iew              | AL             |
| iew 👻 Format 🖲        | 🔹 📑 🚺 Fre        | eze 🚮 Detach 🛛 🧹   | 🚽 Wrap 🛛 🚱                       | Current O            | Show All O Gro           | up Follow-up                    |           |                              |                |       |                   |                |
| Company               | Branch           | Sub Unit   | Account #                        | Product              |                          | Days Past Due Currency          | Pay       | Off Amt                      | Amount Due Sta | tus   | Oldest E          | ue Dt          |
| US01                  | USR1             | UNDEFINED  | 2012020001023:                   | LEASE VEHICLE        |                          | 0 USD                           |           | 0.00                         | 0.00 AC        | TIVE  | 02/10/2           | 015            |
|                       |                  |  |                                  |                      |                          |                                 |           |                              |                |       |                   |                |
| Call Activities       | Maintenance C    | omments Promises   | Checklists Tracki                | ng Attributes Refere | nces Correspon           | dence Letters Document Tracking | ]         |                              |                |       |                   |                |
|                       |                  |  |                                  |                      |                          |                                 |           |                              |                |       |                   |                |
| Call Activit          | ies              |  |                                  |                      |                          |                                 | 21        |                              | 4              | Add 🧳 | 🖊 Edit 📄 View 🖌 🖋 | Audit          |
| Call Activit          | LICES IN COMPANY | Freeze 🚮 Detach  | ي Wrap                           | 2                    |                          |                                 |           |                              | 4              | Add 🧳 | 🖊 Edit 📄 View 🖌 🖋 | A <u>u</u> dit |
|                       | LICES IN COMPANY | Freeze Detach<br>Contact   | 실 Wrap <table-cell></table-cell> |                      | Promise Dt               | Promise Amt Condition           | Арро      | ntr Followup D               |                | Add a | Adj Followup Dt   | Audit<br>Co    |
| View - Forr           | mat 🕶 🛛 🔛 🗍 🔟    | and a second | Reason                           |                      | Promise Dt<br>12/30/2015 | Promise Amt Condition           | Appo<br>N | ntr Followup D<br>12/30/2019 | t Tim          |       |                   | Co             |
| View - Forr<br>Action | mat 🕶 📑 🚺        | Contact  | Reason                           | Cancel               |                          |                                 |           |                              | t Tim          |       | Adj Followup Dt   | Co<br>PM       |

You can click > to view the hidden tabs, if any.

# **1.5 Common Operations**

Some of the operations are common to most of the screens.

These are grouped into following categories, based on their features.



- Basic Operations
- Basic Actions
- Personalization Options
- De-supported Special characters
- Skip Zip Code Validation
- Export data to Excel

### 1.5.1 Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit

| Add | 🥖 <u>E</u> dit | View | Audit 🗸 |
|-----|----------------|------|---------|
|-----|----------------|------|---------|

When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

The table below gives a snapshot of them:

| Basic Operation | Description   |
|-----------------|---|
| Add             | Click to add a new record. When you click <b>Add</b> , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with <sup>(*)</sup> symbol.   |
| Edit            | Click to edit an existing record. Select the record<br>you want to edit and click <b>Edit</b> . The system<br>displays an existing record in editable mode. Edit<br>the required details.   |
| View            | Click to view an existing record. Select the record you want to view and click <b>View</b> . The system displays the record details in display mode.  |
| Audit           | Click to view audit info. If an audit is set for a field,<br>then the system tracks the changes for that field.<br>Select the record for which you want to view the<br>audit info and click <b>Audit</b> . The system displays the<br>details tracked for that field. |
| Close           | Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click <b>Yes</b> to continue and <b>No</b> to save the record.  |

### Table 1-3Basic Operation

### 1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

All or few of these actions are enabled when you select any of the Basic Operations.

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

### Table 1-4 Basic Actions

| Basic Actions   | Description  |
|-----------------|--|
| Save And Add    | Click to save and add a new record. This button is displayed when you click <b>Add</b> button.   |
| Save and Stay   | Click to save and remain in the same page. This button is displayed when you click <b>Add/Edit</b> button.                                     |
| Save And Return | Click to save and return to main screen. This button is displayed when you click <b>Add</b> or <b>Edit</b> buttons.                            |
| Return          | Click to return to main screen without modifications. This button is displayed when you click <b>Add</b> , <b>Edit</b> or <b>View</b> buttons. |

The summary screens consist of the following navigations. The table below gives a snapshot of them:

#### Table 1-5 Navigations

| Basic Actions | Description                               |
|---------------|---|
| M             | Click to navigate to the first record.    |
|               | Click to navigate to the previous record. |
|               | Click to navigate to the next record.     |
|               | Click to navigate the last record.        |

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

Table 1-6 Buttons for Specific actions

| Basic Actions | Description   |
|---------------|---|
| -             | Show File - Click to view the details of selected file. |
|               |   |



| Basic Actions | Description   |
|---------------|---|
| 1             | List Files - Click to generate and view the list of files maintained in the system. |
| 2             | Download File - Click to download the details of selected data.                     |

### Table 1-6 (Cont.) Buttons for Specific actions

# 1.5.3 Personalization Options

You can personalize the data displayed in setup tables. Once personalized, system saves the settings for that User ID until next personalization.

### Figure 1-16 Personalization Operations

View 🗸 Format 🗸 📓 🎹 Freeze 🎽 Detach 🛛 🖉 Wrap 🛛 🚷

The table below gives a snapshot of them:

| Table 1-7 | Personalization | Options |
|-----------|-----------------|---------|
|-----------|-----------------|---------|

| ptions | Description  |
|--------|--|
| √iew   | <ul> <li>Click to personalize your view. The drop-down list provides the following options of customization:</li> <li>Customize columns you wish to view</li> <li>Sort the order of displayed data</li> <li>Reorder columns</li> <li>Additionally, the drop-down list provides selection of options adjoining View.</li> </ul> |
|        | View     Format     Freeze     Detach       Columns     Show All   |
|        | Freeze <ul> <li>Product</li> <li>Description</li> <li>Sort</li> <li>Start Dt</li> <li>End Dt</li> <li>Direct</li> <li>Enabled</li> <li>Collateral Type</li> <li>Collateral Sub Type</li> <li>Credit Bureau Portfolio Type</li> <li>Credit Bureau Account Type</li> </ul>   |



| Options          | Description  |
|------------------|--|
| Format           | Click to resize columns or wrap a data in the table cells.   |
|                  | Format V By III<br>Resize Columns<br>Wrap  |
|                  | Select the column you need to resize and select <b>Resize Columns</b> option from the <b>Format</b> drop-down list.  |
|                  | Column     DESCRIPTION       Width     100 +       OK     Cancel   |
|                  | Specify the <b>Width</b> and unit for the selected column. Click <b>OK</b> to apply changes and <b>Cancel</b> to revert.   |
| Query by Example | Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. |
|                  | View - Format J Freeze T Detach & Wrap   |
| Freeze           | Select the column at which you need to freeze the table and click <b>Freeze</b> . Function is similar to the freeze option in MS excel.  |
| Detach           | Click to detach the setup table from the screen. An example of the detached table is provided below.   |
| Wrap             | Select the column in which the data needs to be wrapped and click <b>Wrap</b> .  |
|                  | Loss         Loss           Product Definition              • • • • • • • • • • • • •  |
|                  | NPO1 LIBENT D1/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL RECHERTY HOMORITERAGE +   |

### Table 1-7 (Cont.) Personalization Options



| Options   | Description  |
|-----------|--|
| View Last | For usability and performance, some of the data intensive screens have <b>View Last</b> option to sort the volume of data being displayed on screen based on elapsed days.   |
|           | View Last 💿 1 Day 💿 1 Week 💿 1 Month 💿 By Date Start Dt 07/01/2017 🖄 End Dt 09/20/2017 🖄 🏟   |
|           | You can select the <b>View Last</b> option as 1 Day / 1 Week / 1 Month / By Date. When <b>By Date</b> is selected you can specify a date range (within 3 months) in <b>Start Dt</b> and <b>End Dt</b> fields using the adjoining calendar and clicking <b>Search</b> . |

### Table 1-7 (Cont.) Personalization Options

#### Print option in Customer Service screen



The Print button **Lensel** option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

### Detach



| DashBoard                                | Customer Service ×  |  |                        |                  |
|--|---|--|------------------------|------------------|
| Origination                              | Search Customer Service: 20120200010231 Review Request (Pending: 0)                               |  |                        |                  |
|  |   |  |                        |                  |
| ervicing                                 | Account(s): 20120200010231: YUTAKA OZAKA / AKANE  |  |                        | 🗐 View 🖌 Audit   |
| Servicing<br>Customer Service            | View 🕶 Format 🕶 🔛 Freeze 🗃 Detach 👌 Wrap 🙌 🚨 🔍 Current 🔾 Show All 🔾 G                             | roun Follow-un                                     |                        |                  |
| Securitization                           | Company Branch Sub Unit Account # Product   | Days Past Due Currency Pay Off An                  | nt Amount Due Status   | Oldest Due Dt    |
| Transaction Authorization                | US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE  | 0 USD 0.0  |                        | 02/10/2015       |
| Post Date Checks                         |   |  |                        |                  |
| Escrow Transactions<br>Account Documents | Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupte | y Repo/Foreclosure Deficiency Collateral Bureau Cr | oss/Up Sell Activities |                  |
| Collateral Management<br>Reports         | Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Corresp   | oondence Letters Document Tracking                 |                        |                  |
| Producers                                | Transaction Batch Information   |  | 💠 Add 🖉 Edit           | 🔄 View 🛛 🖋 Audit |
| Vendors                                  |   |  | - Ago V Fort           | Añait            |
| Batch Transactions<br>Advances           | View 🔻 Format 👻 🔛 Freeze 🔛 Detach 📣 Wrap 🔞 🚳 Post 🗔 Vgid  |  |                        |                  |
| Payments                                 | Date Monetary Transaction 02/10/2016 N ADD CUSTOMER ADDRESS PHONE                                 |  | Status<br>POSTED       | Batch            |
| Fees                                     | ADD/C0310HER ADD/C0310HER ADD/C0310HER  |  | ERROR                  | N                |
| 4 Interfaces                             | 01/06/2016 Y TERMINATE  |  | VOID                   | N                |
| AP Transartie                            | 01/06/2016 Y EXTENSION  |  | VOID                   | N                |
| ached Table                              |   |  |                        |                  |
| iew 👻 Format 👻 📑 Fre                     | ze 🚮 Detach 📣 Wrap 🚱 🛞 Post 🔙 Vgid  |  |                        |                  |
| Date Monetary                            | Transaction   |  | Stat                   | tus Batch        |
| 02/10/2016 N                             | ADD CUSTOMER ADDRESS PHONE  |  | POS                    |                  |
| 01/07/2016 Y                             | TERMINATE   |  | ERR                    |                  |
| 01/06/2016 Y                             | TERMINATE   |  | VOI                    |                  |
| 01/06/2016 Y<br>12/24/2015 Y             | EXTENSION<br>PAYOFF QUOTE LEASE   |  | VOI                    | TED N            |

Click Add, Edit or View button to open a new screen in expanded mode with details.

### **Drop-down List**

The system provides an option to select the required data from LOV, for few fields. You can either select the record from list or enter first alphabet of the value you want. When you provide the alphabet, system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:



- Drop-down list Provides the selection option. You can either select a record from the list
  or enter first alphabet of the required value.
- Combo drop-down list The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

| DashBoard   | Cus | stomer Service ×         |                 |   |                                   |  |                   |                          |                    | X Clo |
|---|-----|--------------------------|-----------------|---|-----------------------------------|--|-------------------|--------------------------|--------------------|-------|
| > Origination   | Se  | arch Customer Serv       | ice: 2015120001 | 0012 Review Request (Pending: 0)  |                                   |  |                   |                          |                    |       |
| Servicing   |     |                          |                 |   |                                   |  |                   |                          |                    |       |
| Servicing<br>Customer Service   |     |                          | 200010012:      | MADHU BOBBURI   | Current 🔘 Show All 🔘 Group Follow | ∽up  |                   |                          | View 🖌 Audit       |       |
| Securitization  |     |                          | Branch          | Sub Unit Account # Produ  |                                   |  |                   | Due Status               | Oldest Due Dt      |       |
| Transaction Authorization<br>Post Date Checks                                 |     | US01 I                   | JSHQ            | 20151200010012 LOAN   | VEHICLE (FR)                      | 21 USD   | 50,318.81 2,19    | 3.30 ACTIVE:DELQ:NON PE  | RFO 01/01/2016     |       |
| Account Documents<br>Collateral Management<br>Reports<br>Producers<br>Vendors |     |                          | tenance Comm    | Details Customer Details Transaction Histor<br>ents Promises Checklists Tracking Attribut |                                   | Letters Search<br>Match   All  Any               | Advanced          | de Add ∕ Edit            | View & Audit       |       |
| 4 Batch Transactions  |     | View - Format -          | Free            | ze 🛃 Detach 🚽 Wrap 🚱 🕴  | Post void                         | xn Code  |                   |                          |                    |       |
| Advances  |     | Date                     | Monetary        | Transaction   |                                   | Description                                      | -                 |                          |                    | _     |
| Payments<br>Fees  |     | 02/10/2016               | Y               |   |                                   | IUNT NC  | Search: Transacti | on                       |                    |       |
| 4 Interfaces  | 1   | 01/25/2016<br>01/22/2016 | N               | ACCOUNT SUB UNIT TRANSFER<br>ACH MAINTENANCE  |                                   | STMENT   | ⊿ Search          |                          |                    | E     |
| AP Transactions   |     | 01/07/2016               | N               | ACH ONE TIME PHONE PAY  |                                   | STMENT No rows to display.                       |                   |                          |                    |       |
| GL Transactions   |     | 12/15/2015               | Y               | ADJUSTMENT TO ADVANCE / PRINCIPAL - AD  |                                   | STMENT   | Match      All    |                          |                    |       |
| CASA Reconciliation   |     |                          |                 |   | ADJU                              | 1  | Txn Code Star     |                          |                    |       |
| Conversion Accounts   |     | Transaction Ba           | tch Informati   | an  | ADJU:                             | STMENT<br>STMENT TO ADVANCE / PRINCIPAL - SUBTRA |                   | ts with 🖓                |                    |       |
|   |     | Trunsaction bu           | ten morniae     | 511   |                                   | STMENT TO BANKRUPTCY EXPENSES - ADD              | Equ               |                          | Reset Add Fields - | R     |
|   |     |                          |                 |   |                                   | STIVENT TO BANKRUPTCY EXPENSES - SUBTR           |                   | s not equal              | Reset Add Fields + | K     |
|   |     |                          |                 |   | Searc                             |  | Description Less  | than<br>than or equal to |                    |       |
|   |     |                          | 1               | tate 02/10/2016   | * Transaction                     |  |                   | ter than                 |                    |       |
|   |     |                          | * Mone          | tary 🗹  | Batch ~                           |  |                   | ter than or equal to     | 0                  | эк    |
|   |     |                          |                 |   | battin -                          |  | Beta              | veen                     |                    |       |
|   |     | Parameters               |                 |   |                                   |  |                   |                          |                    |       |
| Collections   |     | View - Format -          | Free            | ze 🛃 Detach 🚽 Wrap 🚱  |                                   |  |                   |                          |                    |       |
|   |     | Parameter                |                 |   |                                   |  | Value             |                          | Required           |       |
| > WFP   |     | No data to display.      |                 |   |                                   |  |                   |                          |                    |       |
| > Tools   |     |                          |                 |   |                                   |  |                   |                          |                    |       |
|   |     |                          |                 |   |                                   |  |                   |                          |                    |       |

Figure 1-18 Combo drop-down

Click the arrow button available before **Search** to toggle the search options.

| Table 1-8 | Search | options |
|-----------|--------|---------|
|-----------|--------|---------|

| Buttons/Menu | Do this  |
|--------------|--|
| Basic        | Click <b>Basic</b> for normal search.  |
| Advanced     | Click <b>Advanced</b> for advanced search. In this mode,<br>you can select the search option from drop-down<br>list adjoining the search criteria. Selected record<br>will be highlighted (Hover to select). |
| Match        | Select <b>All</b> to display results exactly matching the specified characters. Select <b>Any</b> to display results matching any of the specified characters.   |
| Search       | Click to search for values based on the specified search criteria. The search results are displayed below with the details in respective columns.  |
| Reset        | Click to reset the search criteria.  |
| Add Fields   | Click to add additional fields to search criteria.   |

The search criteria are provided below the **Match** field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.

### Figure 1-19 Search Memory

|                      | * Channel WEB ENTRY | Producer Name |             |
|----------------------|---------------------|---------------|-------------|
| NY-02 ; PR           |                     | HOLTSVILLE    | 43125313212 |
| MT-00001 : SGFSADDF  |                     | RAMEY         | 23132132    |
| MH 00001 : TEST 001  |                     | ADJUNTAS      | 0           |
| MH-00001:TEST-001    |                     | ADJUNTAS      | U           |
| MN-00001 : TERMINATE |                     | AGUADA        | 0           |
| MT-00001:SGFSADDF    |                     | RAMEY         | 23132132    |
| NY-02 : PR           |                     | HOLTSVILLE    | 43125313212 |
| Search               |                     |               |             |

#### Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

### 1.5.4 De-supported Special characters

OFSLL **does not** support the following special characters while accepting data through UI, web service and file upload process.

<>{}|\^[]`

Hence, ensure that the same is not used while processing any input data in the system.

# 1.5.5 Skip Zip Code Validation

While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

Accordingly, when a specific **Country** is selected from drop-down list which is populated based on COUNTRY\_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

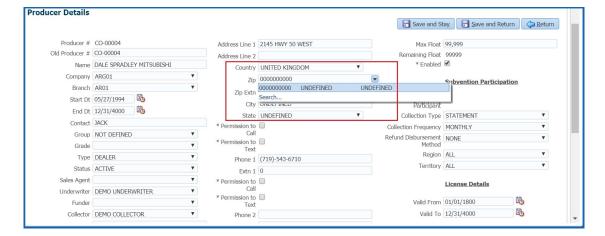
However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO\_ZIP\_VAL against the COUNTRY\_CD in lookups screen as indicated below:

Figure 1-20 Skip Zip Code Validation

| ookup Type               |                                   |                       | 🕂 Add 🥖 Edit 📃              | View 🛛 🖋 Audi               |
|--------------------------|-----------------------------------|-----------------------|-----------------------------|-----------------------------|
| View 🔻 Format 👻 🔛 Free   | ze 🚮 Detach 🛛 📣 Wrap 🛛 🔞          |                       |                             |                             |
| %COUNTRY%                |                                   |                       | Ves No                      |                             |
| Lookup Type              | Description                       |                       | System Defined<br>Yes/No    | Enabled                     |
| COUNTRY_CD               | COUNTRY CODE (SORT BASED ON CODE) |                       | Yes No                      | Y                           |
| ookup Code               |                                   |                       | 🕂 Add 🧪 Edit                | View 🛛 🖋 Audi               |
|                          | ze 🚮 Detach 🖉 Wrap 🚯              | (                     | 🕂 Add 🥒 Edit 📃              | View 🛛 🖋 Audi               |
|                          | ze 🚮 Detach 📣 Wrap 🔞              | %NO%                  |                             | View 🛛 🖋 Audi               |
| View - Format - 🛃 🎹 Free | ze 🛃 Detach 🚽 Wrap 🚱              | %NO%<br>Sort Sub Code | ) Yes                       |                             |
| View • Format • 🛃 🔟 Free |                                   |                       | Yes<br>No<br>System Defined | View 🖌 Audi<br>Enabled<br>Y |



On Selecting that particular Country from drop-down in any of the UI screen, only the default value '**0000000000**' is available for Zip field drop-down list. On selecting the same, the City and State fields are set as UNDEFINED.





### Note:

Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with careful consideration and OFSLL is not responsible for any impact/ mismatch resulting out of this change.

### 1.5.6 Export data to Excel

While working on any of the screens in User Interface, OFSLL provides a flexibility to Export the data that is displayed on screen to an Excel file. This helps to download and view the data offline especially with data intensive screens.

Clicking Export to Excel option provides option to save the data to .xls file.

| Summary Collection | ns Customer | Service  | Account Deta | ils Custo  | mer Details | Custom    | er Preferences  | Transaction   | History   | Pmt Modes     | Bankruptcy | Repo/Foreclosure  | Deficien   | >  |
|--------------------|-------------|----------|--------------|------------|-------------|-----------|-----------------|---------------|-----------|---------------|------------|-------------------|------------|----|
| Call Activities Ma | intenance O | omments  | Promises     | Checklists | Tracking A  | ttributes | Field Investiga | tion Referen  | nces Co   | orrespondence | e Letters  | Document Tracking | Scena >    | >  |
| Transaction Bate   | ch Informat | tion     |              |            |             |           | -               |               | _         | 4             | Add        | Edit View         | ✓ Audi     | it |
| View 👻 Format 👻    | 😽 📗 Fre     | eeze 🚮 🛙 | Detach 👍     | Wrap       | ଜ୍ର         | Dost Post | t 🙀 Void        | Export to Exc | el        |               |            |                   |            |    |
| Date               | Monetary    | Trar     | nsaction     |            |             |           | L               |               |           |               | Status     | Batch             |            |    |
| 10/29/2020         | Y           | PAIL     | O OFF        |            |             |           |                 |               |           |               | POSTE      | D N               |            |    |
| 10/23/2020         | N           | ADD      | CUSTOMER     | ADDRESS P  | HONE        |           |                 |               |           |               | POSTE      | D N               |            | _  |
|                    |             |          |              |            |             |           |                 |               |           |               |            |                   | Count<br>2 |    |
| Parameters         |             |          |              |            |             |           |                 |               |           |               |            |                   |            | _  |
| View 🔻 Format 🔻    | 🛃 📗 Fre     | eeze 🚮 🕻 | Detach 👍     | Wrap       | 62          |           |                 |               |           |               |            |                   |            |    |
| Parameter          |             |          |              |            |             |           |                 | V             | alue      |               |            | Requi             | red        |    |
| TXN DATE           |             |          |              |            |             |           |                 | 03            | 2/11/2020 | )             |            | Y                 |            |    |
| WRITE OFF INDICA   | TOR         |          |              |            |             |           |                 | Y             | ES        |               |            | Y                 |            |    |

### Figure 1-22 Export to Excel



However, **Export to Excel** option is currently available only to following screens and is also access controlled depending on configuration defined in setup.

- Queues/Search Results Origination, Servicing, and Collections
- Account Information
- Balances
- Call Activities
- Maintenance
- Promises
- Due Date History
- Collateral
- Tracking Attributes
- Condition Details / Condition / Queue History

In additional, OFSLL displays the total count of records fetched from database. The count is displayed in the right bottom corner of records table. However, note that this is not the total count of all the records in the database but only the records which are fetched based on specific selection. For example, if there are 50,000 records in database and UI is fetching 1,000 records, then the count is displayed as 1,000.

# 1.6 Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as **Hot Keys**. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

- Shift + Alt + mnemonic to activate buttons in the screen. For example, to open Accessibility screen, press 'Shift + Alt + y'.
- Tab for forward navigation in the application. Shift + Tab for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
- 3. Space bar to check or uncheck Check Box.
- 4. Arrow Keys to hover within the drop-down list.
- Keyboard Compatibility

### 1.6.1 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in key combination based on the browser on which the application is running.

| Operating System | Key Combination              | Action   |
|------------------|------------------------------|--|
| Linux            | Alt + mnemonic               | Click  |
| Mac OS X         | Control + Option + mnemonic  | Click  |
| Windows          | Alt +mnemonic                | Click  |
| Linux            | Alt + Shift + mnemonic       | Click  |
|                  | Linux<br>Mac OS X<br>Windows | Linux     Alt + mnemonic       Mac OS X     Control + Option +<br>mnemonic       Windows     Alt +mnemonic |

#### Table 1-9 Keyboard Compatibility



### Table 1-9 (Cont.) Keyboard Compatibility

| Browser                          | <b>Operating System</b> | Key Combination                | Action             |
|----------------------------------|-------------------------|--------------------------------|--------------------|
| Mozilla Firefox                  | Mac OS X                | Control + mnemonic             | Click              |
| Mozilla Firefox                  | Windows                 | Alt + Shift + mnemonic         | Click              |
| Microsoft Internet<br>Explorer 7 | Windows                 | Alt + mnemonic                 | Set focus          |
| Microsoft Internet<br>Explorer 8 | Windows                 | Alt + mnemonic                 | Click or set focus |
| Apple Safari                     | Windows                 | Alt + mnemonic                 | Click              |
| Apple Safari                     | Mac OS X                | Control + Option +<br>mnemonic | Click              |

Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

| Table 1-10 | Keyboard shortcuts |
|------------|--------------------|
|------------|--------------------|

| Shortcut | Action                              |
|----------|-------------------------------------|
| Ctrl++   | To increase zoom level.             |
| Ctrl+-   | To decrease zoom level.             |
| Ctrl+0   | To set zoom level to default level. |

# 1.7 Tool Tips

The system is facilitated with tool tip option.

When the cursor is moved on any of the user interface field in the screen, a popup is displayed. It consists of a tip with the action that has to be performed.

# 1.8 Accessibility

This section consists of the following:

- Understanding Accessibility
- Application Accessibility Preferences
- Documentation Accessibility Preferences

### 1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.



### 1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.
- The components within the user interface are optimized for use with a screen reader by default.
- The contents are zoomable by default, eliminating the need for an application large fonts mode.
- The user interface components auto-detect if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

### 1.8.3 Documentation Accessibility Preferences

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics
- · Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- · Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate.



# 2 Administration System

In **Administration > System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

#### Navigating to Administration System

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System** 

The **System** drop-down link records the following data. Using the below screens, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. However, note that the product provides default values for parameters in all these screens.

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- User Defined Defaults
- User Defined Parameters
- Transaction Codes
- Data Files
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Reports
- Error Messages
- Translation
- Label Configuration
- Seed Data
- Data Masking
- Webhook



# 2.1 System Parameters

System parameters define information or values used throughout the system. They act as switches that control the manner in which a function is implemented, or whether or not the system performs a particular task. Parameters are used throughout the system to control everything from user access to what information is stored on any given form. Parameters also define configuration data, such as the location of the system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in the system, grouped by what part of the system they affect:

| Parameter Type          | Parameter Range<br>These parameters apply to the entire system.<br>Examples: batch processes, archiving, aging. |  |  |  |
|-------------------------|---|--|--|--|
| System parameters       |   |  |  |  |
| Organization parameters | These parameters apply to the organization, division, and user responsibility.                                  |  |  |  |
|                         | Examples: User login control, password expiration.  |  |  |  |
| Company parameters      | These parameters apply to the company and branch.   |  |  |  |
|                         | Examples: decision fax control, scoring model.  |  |  |  |

#### Table 2-1 Types of Parameters

Hence, the System Parameters screen contains the following three tabs:

- System Parameters Setup
- Organization Parameters
- Company Parameters

### 2.1.1 System Parameters Setup

The System Parameters Setup screen displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as application server file locations and data purging configuration.

### Note:

You can only define these parameters. Changing the values of any of these parameters affects the related processing.

#### To set up the System Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > System. The system displays the System Parameter screen.
- In the System Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.



| DashBoard  | System                                   | Parameter ×                                |  |                           |           |              |                      |                 | 6       |
|--|--|--|--|---------------------------|-----------|--------------|----------------------|-----------------|---------|
| Origination  | System                                   | Organization                               | Company  |                           |           |              |                      |                 |         |
| Servicing  | C. C |  |  |                           |           |              |                      |                 |         |
| and the second | Sucto                                    | m Paramet                                  | ore  |                           |           |              | car Add              | / Edit          | A and   |
| Collections  |  |  |  | Wrap 🚷                    |           |              | JL 900               | C Entr          | V Ago   |
| WFP  |  |  | Freeze 🚮 Detach  | den wrap 🕅                |           | -            |                      |                 |         |
| Tools  |  | ameter                                     | Parameter Description  | 1771                      |           | Para<br>2    | meter Value          | Enabled         |         |
| stup   |  |  | AAIPRC_BJ_100_01_DEBUG_LEVEL   |                           |           | 2            |                      | N               |         |
| 2247 O   |  |  | ACAPRC_BJ_100_01_DEBUG_LEVEL<br>EXCLUDE DELINQUENCY AMOUNT FOR ACCOUNT ACH |                           |           | 2<br>N       |                      | Y               |         |
| Setup  |  |  | DO AUTO PAYMENT LOAD FROM  |                           |           | Y            |                      | Y               |         |
| Administration   |  |  | NUMBER OF DAYS FOR PRENOT  |                           | н         | 7            |                      | Y               |         |
| ⊿ System   |  |  | NUMBER OF DAYS BEFORE DRA  |                           |           | 2            |                      | Y               |         |
| System Paramete  |  |  | NUMBER OF DAYS BEFORE DEB  |                           |           |              |                      | Y               |         |
| Lookups  |  |  | ACCAAL BJ 100 01 DEBUG LE  |                           |           | 2            |                      | N               |         |
| User Defined Tat   |  |  | ACCDMP_BJ_100_01_DEBUG_L   |                           |           | 2            |                      | N               |         |
| Audit Tables   |  |  | ACCVAL_BJ_111_01_DEBUG_LE  |                           |           | 2            |                      | N               |         |
| User Defined Def   | ACC                                      | VAL_BJ_112                                 | ACCVAL_BJ_112_01_DEBUG_LE  | VEL                       |           | 2            |                      | N               |         |
| Transaction Code   | ACC                                      | VAL_BJ_121                                 |  |                           |           | 2            |                      | Y               |         |
| Data Files   | ACH                                      | IPRC_BJ_100                                | ACHPRC_BJ_100_01_DEBUG_LE  | EVEL                      |           | 2            |                      | N               |         |
| Dedupe<br>Securitization   |  |  |  |                           |           |              |                      | N               |         |
|  | ACH                                      | PAYEE_PREN                                 | NUMBER OF DAYS FOR PRENOT  | E TO OCCUR FOR PRODUCER/V | ENDOR ACH | 0.00         |                      | Y               |         |
| Events<br>Batch Jobs   |  | ACMPRC_BJ_112 ACMPRC_BJ_112_01_DEBUG_LEVEL |  |                           |           | 2            |                      | N               |         |
| Producer Cycles  |  | ACPPRC_BJ_100 ACPPRC_BJ_100_01_DEBUG_LEVEL |  |                           |           | 2            |                      | N               |         |
| Vendors  |  |  | ACVPRC_BJ_100_01_DEBUG_LE  |                           |           | 2            |                      | N               |         |
| Collection Cycles  |  | CXPRC_EM_100 ACXPRC_EM_100_01_DEBUG_LEVEL  |  |                           | 2         |              | N                    |                 |         |
| Reports  |  | WIN SERVER                                 | ADMIN SERVER LIRI  |                           |           | http:        | //whf00ace in oracle | com-8001/co Y   |         |
| Error Messages   |  |  |  |                           |           |              |                      |                 |         |
| Translations   | Syste                                    | m Paramet                                  | ers  |                           |           |              |                      |                 |         |
| 4 User   |  |  |  |                           |           | Save and Add | Save and Stay        | Save and Return | Ca Retu |
| Organization   |  |  |  |                           |           |              |                      |                 |         |
| Companies  |  |  | Parameter  |                           |           |              | Enabled              |                 |         |
| Access   |  |  | * Parameter Description  |                           |           |              |                      |                 |         |
| Users  |  |  | * Parameter Value  |                           |           |              |                      |                 |         |
| Credit Bureau  |  |  | Parameter value  |                           |           |              |                      |                 |         |
| Correspondence   |  |  |  |                           |           |              |                      |                 |         |
| General Ledger   |  |  |  |                           |           |              |                      |                 |         |
| Queues   |  |  |  |                           |           |              |                      |                 |         |
| Printers   |  |  |  |                           |           |              |                      |                 |         |
| Bank Details   |  |  |  |                           |           |              |                      |                 |         |
| Check Details  |  |  |  |                           |           |              |                      |                 |         |
| Standard Payees  |  |  |  |                           |           |              |                      |                 |         |
| Currencies   |  |  |  |                           |           |              |                      |                 |         |
| Zip Codes  |  |  |  |                           |           |              |                      |                 |         |

Figure 2-1 System Parameters

A brief description of the fields is given below:

Table 2-2 System Parameters setup

| Parameter Type        | Parameter Range  |  |  |  |
|-----------------------|--|--|--|--|
| Parameter             | System parameter of the specified parameter description is displayed here. |  |  |  |
| Parameter Description | Select the description of system parameter from the drop-down list.        |  |  |  |
| Parameter Value       | Specify the value for the system parameter (required).                     |  |  |  |
| Enabled               | Check this box to enable the parameter.                                    |  |  |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix System Parameters chapter.

This section consists of the following topic:

FCUBS Integration

# 2.1.1.1 FCUBS Integration

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules. To work with the integrated environment functionalities, you need to enable the following core banking indicator.

Table 2-3 FCUBS Integration

| Parameter                                      | Parameter Description           |
|--|---------------------------------|
| CMN_CORE_BANK CORE BANKING INTERFACE INDICATOR |                                 |
| _  |                                 |
| Note:  |                                 |
| Re-qualification is pending for Core           | and Direct Banking Integration. |

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770\_01/homepage.htm).

## 2.1.2 Organization Parameters

The Organization parameters control the system functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access the system features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, the system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

For example:

Assume the organization parameter UIX\_APP\_VIEW\_ALL\_APPS (VIEW ALL APPLICATIONS) is as follows:

- If a user belongs to an organization as DMC with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

## Note:

Be aware that while the system allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the UIX\_SMTP\_SERVER (EMAIL SERVER FOR USER) for a responsibility, you would normally want only to define this parameter based on organization or division.

### To set up the Organization Parameters

- Click Setup > Setup > Administration > System > System Parameters > Organization tab.
- 2. In the **Organization Parameters** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



| DashBoard  | System Parameter × |   |                                     |              |          |                |         | ×       |
|--|--------------------|---|-------------------------------------|--------------|----------|----------------|---------|---------|
| > Origination  | System Organizati  | OR Company  |                                     |              |          |                |         |         |
| Servicing  |                    |   |                                     |              |          |                |         |         |
| Collections  | Organization Pa    | arameters   |                                     |              |          | 🕂 Add 🥒 Edit   | View    | 🖌 Audit |
| > WFP  | View - Format -    | Freeze Detach ຝ Wrap  | 9                                   |              |          |                |         |         |
|  | Parameter          | Parameter Description   | Parameter Value                     | Organization | Division | Responsibility | Enabled |         |
| > Tools  |                    | SET THE NUMBER TO RESTRICT PASSWORD REPETI  |                                     | ALL          | ALL      | ALL            | Y       |         |
| Setup  |                    | DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHE   |                                     | ALL          | ALL      | ALL            | Y       | ,       |
| Setup  | UCS_REVIEW_QU      | REVIEW QUEUE ALLOWED WITHOUT ENTERING CAL   | N                                   | ALL          | ALL      | ALL            | Y       | 1       |
| Administration   | UIX_APP_VIEW_A     | VIEW ALL APPLICATIONS   | Y                                   | ALL          | ALL      | ALL            | Y       |         |
| 4 System   | UIX_HIDE_RESTR     | HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)   | Y                                   | ALL          | ALL      | ALL            | Y       |         |
| System Paramete  |                    | R EMAIL SERVER FOR USER INTERFACE   | internal-mail-router.oraclecorp.com | ALL          | ALL      | ALL            | Y       |         |
| Lookups  |                    | L VIEW SECURED ACCOUNTS   | Y                                   | ALL          | ALL      | ALL            | Y       |         |
| User Defined Tat   |                    | VIEW SECURED APPLICATION  | Y                                   | ALL          | ALL      | ALL            | Y       |         |
| Audit Tables   | ULG_DAY_END        | USER LOGIN DAY END HOUR   | 24                                  | ALL          | ALL      | ALL            | Y       |         |
| User Defined Def   | ULG_DAY_START      |   | 0                                   | ALL          | ALL      | ALL            | Y       |         |
| Transaction Code   |                    | USER LOGIN MAXIMUM FAILED LOGIN TRIALS BEFO   |                                     | ALL          | ALL      | ALL            | Y       |         |
| Data Files   |                    | USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE D   |                                     | ALL          | ALL      | ALL            | Y       |         |
| Dedupe   |                    | PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET  |                                     | ALL          | ALL      | ALL            | Y       |         |
| Securitization   |                    | <ol> <li>USER LOGIN FORCED PASSWORD CHANGE DAYS (N<br/>USER LOGIN PROMPT PASSWORD CHANGE DAYS (N</li> </ol> |                                     | ALL          | ALL      | ALL            | Y       |         |
| Events   |                    | USER LOGIN PROMPT PASSWORD CHANGE DATS (N   |                                     | ALL          | ALL      | ALL            | Y       |         |
| Batch Jobs   |                    | PASSWORD MUST HAVE ATLEAST ONE LOWERCASE  |                                     | ALL          | ALL      | ALL            | Y       |         |
| Producer Cycles  |                    | ASSWORD MUST HAVE ATLEAST ONE NUMERIC CH  |                                     | ALL          | ALL      | ALL            | Y       |         |
| Vendors  |                    | PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHA  |                                     | ALL          | ALL      | ALL            | Y       |         |
| Collection Cycles  | ULG PWD LIPPER     |   | N                                   | ALL          | ALL      | ALL            | Y       |         |
| Reports  |                    |   |                                     |              |          |                |         |         |
| Error Messages   |                    |   |                                     |              |          |                |         |         |
| Translations<br>d User<br>Organization<br>Companie<br>Access<br>Users<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Berk Details<br>Standard Payees<br>Currenois<br>Zip Codes<br>d Produkts |                    |   |                                     |              |          |                |         |         |

Figure 2-2 Origination System Parameters Setup

A brief description of the fields is given below:

 Table 2-4
 Organization Parameters

| Field                 | Do this   |
|-----------------------|---|
| Parameter             | Parameter of the specified parameter description is displayed here.   |
| Parameter Description | Select the description of system parameter from the drop-down list.   |
| Parameter Value       | Specify the value for the system parameter.   |
| Organization          | Select the organization for which the parameter will be valid from the drop-down list.  |
| Division              | Select the department for which the parameter will be valid from the drop-down list.  |
| Responsibility        | Select the responsibility for which the parameter will be valid from the drop-down list.  |
|                       | <b>IMPORTANT</b> : In selecting which organization parameter to use, the system searches for a best match using the following attributes:   |
|                       | 1. Organization   |
|                       | 2. Division   |
|                       | 3. Responsibility   |
|                       | Hence, Oracle Financial Services Software<br>recommends creating a version of each<br>organization parameter, where ALL is these<br>fields. |

### Table 2-4 (Cont.) Organization Parameters

| Field   | Do this                                 |
|---------|---|
| Enabled | Check this box to enable the parameter. |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix System Parameters chapter.

# 2.1.3 Company Parameters

The Company parameters control the system processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

When these parameters values are requested by the system, the system responds with the **best** match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter UIX\_RUN\_AAI\_ACT (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

### To set up the Company Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > Company tab.
- 2. On the Company Parameters screen, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard         | System Parameter ×   |  |                     |                |                 |                   |            |
|-------------------|--|--|---------------------|----------------|-----------------|-------------------|------------|
| > Origination     | System Organization  | Company  |                     |                |                 |                   |            |
| Servicing         | Contraction of the second seco |  |                     |                |                 |                   |            |
| a second and the  | Company Param  | ators  |                     |                | de Add          | / Edit            | ✓ Audit    |
| Collections       | and the second se  |  |                     |                | JL 900          | C Entr            | And And A  |
| > WFP             | View - Format -  | 🖙 🔟 Freeze 🚮 Detach 🖉 Wrap                                       |                     |                |                 |                   |            |
| > Tools           | Parameter  | Parameter Description  | Parameter Value     | Comp           | any Divisi      | on Enabled        |            |
| Setup             | AUD ADV REASO  | AUTO DECISION ADVERSE ACTION REASON MODEL                        | FICO                | ALL            | ALL             | Y                 |            |
|                   | AUD SCORING M APPLICATION SCORING METHOD   |  | PRIM                | ALL            | ALL             | Y                 |            |
| Setup             | AUD SCORING M APPLICATION SCORING METHOD WITH IN ALL BUREAU  |  | MAX SCORE           | ALL            | ALL             | Y                 |            |
| Administration    |  | METRO 2 FILE DATA SELECTION CRITERIA                             | MONTHLY             | ALL            | ALL             | Y                 |            |
| ⊿ System          | CRU DATA SET S METRO 2 EUE DATA SELECTION CRITERIA   |  | MONTHLY             | US01           | USHO            | N                 |            |
| System Paramete   | CBU_FILE_FORMAT METRO 2 FILE FORMAT  |  | 880                 | ALL            | ALL             | Y                 |            |
| Lookups           | CMN, AGE, VALIDA , VALIDATE ASSET MAKE MODEL DURING DATA ENTRY.  |  | N                   | ALL            | ALL             | Y                 |            |
| User Defined Tat  | CMN_CMB_DEFAU DEFAULT PRINTER NAME   |  | UNDEFINED           | ALL            | ALL             | Y                 |            |
| Audit Tables      |  | CMN_WEEKLY_NO WEEKLY NON-BUSINESS DAYS                           |                     | ALL            | ALL             | Y                 |            |
| User Defined Def  |  | ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE      | COR DIR OA143REL HO | ALL            | ALL             | Y                 |            |
| Transaction Code  |  | COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY                    | N                   | ALL            | ALL             | Y                 |            |
| Data Files        |  | COMBINE INCOME AND DEBT WITH SPOUSE                              | N                   | ALL            | ALL             | Y                 |            |
| Dedupe            | DDP CRB EXPIRA.  | DEDUPING CREDIT BUREAU EXPIRATION DAYS                           | 999999              | ALL            | ALL             | Y                 |            |
| Securitization    | DDP_DEDUP_DEB  | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY        | N                   | ALL            | ALL             | Y                 |            |
| Events            | DDP DEDUP DEB.   | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE                      | N                   | ALL            | ALL             | Y                 |            |
|                   | DOT_STORAGE_D  | ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING        | DOT_DIR_QA143REL_HQ | ALL            | ALL             | Y                 |            |
| Producer Cycles   | ECB_EDIT_FAIL_A.   | . CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO | N                   | ALL            | ALL             | Y                 |            |
| Vendors           | ECB_USE_APL_CU   | RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU      | Y                   | ALL            | ALL             | Y                 | ~          |
| Collection Cycles | FIN IMAGE STAT   | DEFAILET IMAGE STATUS CODE FOR FAX IN SERVICE                    | n                   | 11501          | ΔI I            | Y                 |            |
| Reports           |  |  |                     |                |                 |                   |            |
| Error Messages    | Company Param  | eters  |                     |                |                 |                   |            |
| Translations      |  |  |                     | Save and Add   | Save and Stay   | Save and Return   | A Return   |
| User              |  |  |                     | C Dave and Poo | C Dave and Duty | 5 Save and Keronn | Co Votoriu |
| Organization      |  | Parameter  |                     |                | Carlos Carlos   |                   | Transa .   |
| Companies         |  |  |                     | *(             | Company ALL     |                   | ~          |
| Access            |  | Parameter Description  |                     |                | * Branch ALL    |                   | ~          |
| Users             |  | * Parameter Value  |                     |                | Enabled         |                   |            |
| Credit Bureau     |  |  |                     |                |                 |                   |            |
| Correspondence    |  |  |                     |                |                 |                   |            |
| General Ledger    |  |  |                     |                |                 |                   |            |
| Queues            |  |  |                     |                |                 |                   |            |
| Printers          |  |  |                     |                |                 |                   |            |
| Bank Details      |  |  |                     |                |                 |                   |            |
| Check Details     |  |  |                     |                |                 |                   |            |
| Standard Payees   |  |  |                     |                |                 |                   |            |
| Currencies        |  |  |                     |                |                 |                   |            |
| Zip Codes         |  |  |                     |                |                 |                   |            |
| 4 Products        |  |  |                     |                |                 |                   |            |

Figure 2-3 Company Parameters

A brief description of the fields is given below:

 Table 2-5
 Company Parameters setup

| Field                 | Do this  |
|-----------------------|--|
| Parameter             | The system displays the parameter, when you select parameter description.  |
| Parameter Description | Select the description of system parameter from the drop-down list.  |
| Parameter Value       | Specify the value for the system parameter.  |
| Company               | Select the portfolio company for which the parameter will be valid from drop-down list.  |
| Branch                | Select the portfolio branch for which the<br>parameter will be valid from the drop-down list<br>(required).                          |
|                       | <b>IMPORTANT</b> : In selecting which company parameter to use, the system searches for a best match using the following attributes: |
|                       | 1. Company   |
|                       | 2. Branch  |
|                       | For this reason, the Software recommends<br>creating a version of each company parameter<br>where ALL is the value in these fields.  |
| Enabled               | Check this box to enable the parameter.  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.



For a detailed list of available parameters, refer to Appendix System Parameters chapter.

# 2.2 Lookups

The Lookups setup screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

The Lookups screen contains two sections: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

For system-defined lookup types, only the Description field may be changed.

A system-defined lookup type (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A user-defined lookup type (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A system-defined lookup code (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A user-defined lookup code (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

**WARNING**: System-defined lookup types are those that are required by the system. Their related lookup codes will also be system defined. If you update and save a user-defined lookup type as a system-defined-lookup type (that is, change the System Defined button from **No** to **Yes** in the Lookup Type sub screen), the system will not allow you to change the lookup type back to user-defined in the future.

## Note:

Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the system Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

### To set up the Lookups

- Click Setup > Setup > Administration > System > Lookups. The system displays the Lookups screen. The details are grouped into two:
  - Lookup Types
  - Lookup Codes
- 2. In the **Lookup Types** section, perform any of the Basic Operations mentioned in Navigation chapter.



| > DashBoard         > Origination         > Servicing         > Collections         > Collections         > Tools         > Tools         > Structure         > Servicing         > Collections         > Status         > Tools         > Status         > Status         > Administration         > System Prametric         Lookup Fige         > Status         > Access, GRID TYPE (CD         Acconunt (Contre)         Access, GRID TYP  | Enabl              |
|---|--------------------|
| Servicing<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collections<br>Collec |                    |
| Collections     Collectio   | Enabl              |
| WEP     VierNo  | Enabl              |
| tools     t   |                    |
| etup     108, POINTS_DISCOUNTS_TIN_CO     109 TERNIZATION TYPES     If vies No       Setup     Administration     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     Access (abc)_TYPE (CD       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     Access (abc)_TYPE (CD     If vies No       System     System Parametic     Lookups     If vies No     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     If vies No       System     No     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Lise Defined Tati     Addit Tables     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Account Constitutions (account ruleue types (sub code used For DeFault ruleue)     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     D  |                    |
| Satup     ACCESS_GRID_TYPE_CD     ACCESS_GRID_TYPE_CDES     If view_No       # Administration     * System Paramet,<br>Lokkup_Type     System Paramet,<br>Lokkup_Type     System Paramet,<br>Lokkup_Type     If view_No       Lokkup_Type     Concurrence     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD       Lokkup_Type     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ASTAN WITHOD_CDES       Lokkup_Type     Concurrence     Image: System Paramet,<br>Lokkup_Type     ACCRUL_TYPE_CD     ACCRUL_TYPE_CD       Lokkup_Type     Concurrence     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD     ACCOUNT TYPE CODES     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD       Lokkup_Type     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD     ACCOUNT TYPE CODES     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD       Data Files     Lokkup Type     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD     Image: System Paramet,<br>Act_ACCOUNT_TYPE_CD       Data Files     Lokkup Type     Image: System Paramet,<br>Bach: Jobs     Image: System Paramet,  |                    |
| A Administration A Adm   |                    |
| A GYRUHZ, CALCUMETHOD, CO ACCRUIL CALCULATION METHOD CODES   Vestors  Vesto  |                    |
| Lookups Lookup Type CO ACCRUED TXN BALANCE TYPE CODES Yes No<br>ACCRUED TXN BALANCE TYPE CODES Yes No<br>Acc CONDITION_CO ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE) Yes No<br>Loser Defined Del<br>Transaction Code<br>Deba Files<br>Deba/pe<br>Securitization<br>Events<br>Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No<br>Lookup Type Securitization<br>Events<br>Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No<br>Events<br>Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No<br>Events<br>Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No<br>Events   |                    |
| Liser Defined Tat<br>Audit Tables<br>Loc CONDITION CO<br>Liser Defined Def<br>ACC_CONDITION CO<br>Liser Defined Def<br>Transaction Code<br>Deta Files<br>Deta Files<br>Events<br>Bach Jobs<br>Producer Cycles<br>* Lookup Type<br>* Lookup Type  |                    |
| Audit Tables Lise Center Date (Lockup Type) Lise Center Date (Lockup Type) Lise Center Date (Lockup Type) Lockup Type Lockup T  |                    |
| User Defined Del ACC_STATUS_CD ACCOUNT STATUS CODES ACCOUNT TYPE CD ACH_ACCOUNT TYPE CD ACH_ACCOUNT TYPE CDES Cookup Cook  |                    |
| Transaction Code ACH_ACCOUNT_TYPE_CD ACH_ACCOU  |                    |
| Deduge<br>Securitization<br>Events<br>Batch tobs<br>Producer Cycles<br>Lookup Type<br>*Lookup Type<br>*Lookup Type<br>*Lookup Type<br>*Enabled  |                    |
| Vendors * Description<br>Collection Cycles *System Defined Yes/No ◯ Yes ● No<br>Reports<br>Error Messages<br>Lookup Code ⊕ £dit   | View 🔗 A           |
| Translations Lookup Code Pear<br>View - Format - Presse Potech Wrap   | <u>⊡ v</u> iew ⊘ A |
| Organization System Defin   | d Er               |
| Companies Lobray Code Description Saft Sub Code Yes/No<br>Access No data to display.  | -                  |
| Access Ho data to dapay.  |                    |
| Credit Bureau   |                    |
| Correspondence  |                    |
| General Ledger<br>Duces   |                    |
| Queues<br>Printers  |                    |
| Bank Details  |                    |
|   |                    |
| Check Details   |                    |

### Figure 2-4 Lookups

A brief description of the fields is given below:

### Table 2-6 Lookups setup

| Field                 | Do this  |
|-----------------------|--|
| Lookup Type           | Specify the lookup type.   |
| Description           | Specify the description for the lookup type.   |
| System Defined Yes/No | Select <b>Yes</b> , if you wish to maintain the lookup type as system defined and <b>No</b> , if you wish to maintain lookup type as User defined. |
| Enabled               | Check this box to enable the lookup type.  |
|                       |  |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Lookup Codes section, you can setup individual codes that a field or process using 4. the related lookup type can have. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-7 Lookup Codes

| Field       | Do this  |
|-------------|--|
| Lookup Code | Specify the lookup code. These are solely dependent on the function of the Lookup Type.    |
| Description | Specify the lookup code description. This may be changed as per your business requirement. |



| Field                 | Do this  |
|-----------------------|--|
| Sort                  | Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.   |
| Sub Code              | Specify the sub code for the lookup code.  |
| System Defined Yes/No | Select <b>Yes</b> , if you wish to maintain the lookup<br>code as system defined and <b>No</b> , if you do not<br>want to maintain it as system defined. System<br>defined lookup codes cannot be modified, except<br>for changing the Description or Sorting fields. If<br>the lookup type is not system defined, then the<br>code can be modified. |
| Enabled               | Check this box to enable the lookup code.  |

Table 2-7 (Cont.) Lookup Codes

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.3 User Defined Tables

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

### To set up a user-defined table, you must:

- 1. Define the fields on the table.
- 2. Join the related tables.
- 3. Assign the table a lookup type.

You can create tables for different products, funding, and collateral types.

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

## Note:

Many of these tables, (ASSET TRACKING ATTRIBUTES for example) may be configured during the initial setup of the application to provide for your specific business needs. Others, such as APPLICATION SEARCH, may be changed whenever your business needs change. Still others should not be changed without consulting Oracle Financial Services Software, as changing them would require changes to existing code for the expected results to be implemented. As a thumb rule, it is better to add or disable information on the User Defined Tables screen than to edit existing entries.

### To set up the User Defined Tables

 Click Setup > Setup > Administration > System > User Defined Tables. The system displays the User Defined Tables screen. The details are grouped into two:

- User Defined Tables
- User Defined Table Attributes
- 2. In the User Defined Tables section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard                                 | User Defined Tables              | ×                 |                  |                          |                      |               |                          |                 |               |                   |
|---|----------------------------------|-------------------|------------------|--------------------------|----------------------|---------------|--------------------------|-----------------|---------------|-------------------|
| Origination                               |                                  |                   |                  |                          |                      |               |                          |                 |               |                   |
| Servicing                                 | User Defined Tat                 |                   |                  | -                        |                      |               |                          | -∲- Ad          | d 🥒 Edit      | View 🔗 Audit      |
| Collections                               | View - Format -                  | Freeze            | Detach 🚽 🗸       |                          |                      |               |                          |                 |               |                   |
| WEP                                       | Table                            | User table Type   | Description      | System Defined<br>Yes/No | Enabled              | Product Type  | Funding Type             | Collateral Type | View Name     | SQL Statement     |
| Tools                                     |                                  |                   |                  | 🔍 Yes 🖲 No               | N                    |               |                          |                 | UNDEFINED     |                   |
| etup                                      | SEARCH_WFP_PR                    | SEARCH : WFP PR   | WFP PRODUCER S   | Yes No                   | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| 1212                                      | SEARCH_UPD_AC                    | SEARCH : POST D   | POST DATED CHE   | O Yes O No               | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| Administration                            | DLR_TRACK_MAP                    | MAPPING: INTERF.  | DLR_TRACK MAPP   | Yes No                   | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT 1 FROM I   |
| ✓ Auministration                          | SEARCH_UBT_AD                    | SEARCH : ACCOU    | BATCH ENTRY AC   | Yes No                   | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| System Paramel                            | SEARCH_UBT_FEE                   | SEARCH : ACCOU    | BATCH ENTRY AC   | O Yes No                 | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| Lookups                                   | SEARCH_UTA_TXN                   | SEARCH: TRANSA    | TRANSACTION HI   | O Yes 🖲 No               | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| User Defined Ta<br>Audit Tables           | SEARCH_UBT_PM                    | SEARCH : ACCOU    | BATCH ENTRY AC   | Yes No                   | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT /*+ FIRS   |
| Audit Tables                              | CHGOFF_TYPE_D                    | TABLE ATTRIBUT    | DEFICIENCY DETA. | Yes No                   | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT 1 FROM     |
| Transaction Coc<br>Data Files             | CPY_APP_SETUP                    | SETUP: APPLICAT   | APPLICATION CO   | 🔿 Yes 🖲 No               | Y                    | ALL           | ALL                      | ALL             | UNDEFINED     | SELECT 1 FROM I   |
| Events<br>Batch Jobs<br>Producer Cycles   |                                  |                   |                  |                          |                      |               | Save and Add             |                 |               | Return 🤇 🤤 Beturn |
| Vendors                                   |                                  | * Table           |                  |                          | * Enabled            |               |                          |                 | UNDEFINED     |                   |
| Collection Cycle                          | * User tal                       | ble Type          |                  | ~                        | * Product Type Al    | L             | ~                        | * SQL Statement |               |                   |
| Reports<br>Error Messages                 | * De:                            | scription         |                  |                          | * Funding Type Al    | L             | ~                        |                 |               |                   |
| Translations                              | * System Defined                 | I Yes/No ⊖ Yes  N | D                |                          | * Collateral Type Al | L             | V                        |                 |               |                   |
| Organization<br>Companies<br>Access       |                                  |                   |                  |                          |                      |               |                          | * Sort          | 0             |                   |
| Users<br>Credit Bureau                    | User Defined Tat                 | ole Attributes    |                  |                          |                      |               |                          | · 클 Ad          | d 🖉 Edit      | View 🖉 Aud        |
| Correspondence                            | View - Format -                  | Freeze            | 🚰 Detach 🔰 🖓 🗤   | Vrap 🔂                   |                      |               |                          |                 |               |                   |
| General Ledger<br>Queues                  | Attribute<br>No data to display. | Description       | Data Type        | Ler                      | ngth                 | Sort Operator | System Defined<br>Yes/No | Enabled         | Sub Attribute | LOV Type          |
| Printers<br>Bank Details<br>Check Details | <                                |                   |                  |                          |                      |               |                          |                 |               | >                 |
| Standard Payee<br>Currencies              |                                  |                   |                  |                          |                      |               |                          |                 |               |                   |

Figure 2-5 User Defined Tables

A brief description of the fields is given below:

Table 2-8 User Defined Tables

| Field                 | Do this  |
|-----------------------|--|
| Table                 | Specify the user-defined table name.   |
| User Table Type       | Select the user-defined table type from the drop-<br>down list. This determines where and how the<br>related data is being used.   |
| Description           | Specify the description for user-defined table.  |
| System Defined Yes/NO | Select <b>Yes</b> , if you wish to maintain the User table<br>type as system defined and <b>No</b> , if you do not<br>want to maintain it as system defined. System<br>defined entries cannot be modified. If the entry is<br>not system defined, then it can be modified. |
| Enabled               | Check this box to enable the user-defined table (optional).  |
| Product Type          | Select the product type from the drop-down list.   |
| Funding Type          | Select the funding type associated with the user-<br>defined table from the drop-down list.  |



| Field           | Do this   |  |  |
|-----------------|---|--|--|
| Collateral Type | Select the collateral type associated with the<br>user-defined table from the drop-down list.   |  |  |
| View Name       | Specify the view name.  |  |  |
| SQL Statement   | Specify the SQL version of the statement.   |  |  |
|                 | For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows:                              |  |  |
|                 | SELECT /*+ FIRST_ROWS */ ACC_AAD_ID<br>FROM ACCOUNTS WHERE                                      |  |  |
|                 | <b>Note:</b> For the above SQL, the where criteria is part of the User Defined Table Attributes |  |  |
| Sort            | Specify the sort order for the user-defined table relative to other tables of the same type.    |  |  |

### Table 2-8 (Cont.) User Defined Tables

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the User Defined Table Attributes section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard  | User Defined Tables  | ×                   |                 |                          |                               |               |                          |                      |               | ×                       |
|--|--|---------------------|-----------------|--------------------------|-------------------------------|---------------|--------------------------|----------------------|---------------|-------------------------|
| Origination  | and the second s |                     |                 |                          |                               |               |                          |                      |               |                         |
| Servicing  | User Defined Tab   |                     |                 |                          |                               |               |                          | 📌 Ado                | i 🥒 Edit 🛛    | View 🛛 🖋 Aud            |
| Collections  | View - Format -  | Freeze              | Detach 🖉 V      |                          |                               |               |                          |                      |               |                         |
| WEP  | Table  | User table Type     | Description     | System Defined<br>Yes/No | Enabled                       | Product Type  | Funding Type             | Collateral Type      | View Name     | SQL Statement           |
| Tools  | SEARCH_WFP_PR  | SEARCH : WFP PR     | WFP PRODUCER S  |                          | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
|  | SEARCH_UPD_AC  | SEARCH : POST D     | POST DATED CHE  | O Yes  No                | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIF          |
| tup  | DLR_TRACK_MAP  | MAPPING: INTERF     | DLR_TRACK MAPP  | Ves No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT 1 FROM           |
| Setup  | SEARCH_UBT_AD  | SEARCH : ACCOU      | BATCH ENTRY AC  | Ves No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
| Administration     Asystem   | SEARCH_UBT_FEE   | SEARCH : ACCOU      | BATCH ENTRY AC  | Ves No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
| System Paramete  | SEARCH_UTA_TXN   | SEARCH: TRANSA      | TRANSACTION HI  | Ves No                   | Y.                            | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
| Lookups  | SEARCH_UBT_PM  | SEARCH : ACCOU      | BATCH ENTRY AC  | Yes No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
| User Defined Tab   | CHGOFF TYPE D  | TABLE ATTRIBUT      | DEFICIENCY DETA | Yes No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT 1 FROM           |
| Audit Tables<br>User Defined Def   | CPY APP SETUP  | SETUP: APPLICAT     | APPLICATION CO  | Yes No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT 1 FROM           |
| Transaction Code   | SEARCH ACC AC  | SEARCH : ACCOUNT    | ACCOUNT SEARCH  | Ves No                   | Y                             | ALL           | ALL                      | ALL                  | UNDEFINED     | SELECT /*+ FIR          |
| Events<br>Batch Jobs<br>Producer Cycles  | View - Format -  | Freeze              | 🚰 Detach 🛛 🖓 V  | Wrap                     |                               |               |                          | ්ළ <u>A</u> do       | Edit [        | _ View                  |
| Vendors<br>Collection Cycles   | Attribute  | Description         | Data Type       | Len                      |                               | Sort Operator | System Defined<br>Yes/No |                      | Sub Attribute | LOV Type                |
| Reports  |  |                     |                 |                          | 0                             | 0             | 🕖 Yes 🔍 No               | N                    |               |                         |
| Error Messages   | PRO_NAME   | PRODUCER NAM        |                 |                          | 80                            | 1 LIKE        | Ves No                   | Y                    |               | NO LOV                  |
| Translations   | WPR_STATUS_CD  | PRODUCER STAT       |                 |                          | 30                            | 2 LIKE        | O Yes  No                | Y                    |               | NO LOV                  |
| <ul> <li>User</li> <li>Organization</li> </ul>   |  | L TOTAL CREDIT L    | IMIT NUMBER     |                          | 30                            | 3 EQUAL       | Ves No                   | Y                    |               | NO LOV                  |
|  | <  |                     |                 |                          |                               |               |                          |                      |               |                         |
| Companies  | User Defined Tab   | le Attributes       |                 |                          |                               |               |                          |                      |               |                         |
| Companies<br>Access<br>Users   |  |                     |                 |                          |                               |               | Save and Add             | Save and Stay        | Save and      | Return 🤇 🔁 <u>R</u> etu |
| Access<br>Users<br>Credit Bureau   |  |                     |                 |                          | * Operator                    |               | ~                        | * LOV Validation Ind |               |                         |
| Access<br>Users  | * A  | ttribute            |                 |                          |                               | Vec () No     | Constant of              | Lookup Type          |               |                         |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues                             |  |                     |                 | * System                 | Defined Yes/No (              |               |                          |                      |               |                         |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers                 | * Des  | cription            |                 |                          | Defined Yes/No (<br>* Enabled |               |                          | Default Value        |               |                         |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details | * Des<br>* Da  | cription<br>ta Type |                 | * System                 | * Enabled [                   |               |                          | Default Value        |               |                         |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers                 | * Des<br>* Da  | cription            |                 |                          |                               |               | ~                        | Default Value        |               |                         |

#### Figure 2-6 User Defined Table Attributes

A brief description of the fields is given below:

| Field                 | Do this   |
|-----------------------|---|
| Attribute             | Specify the user-defined table attribute.   |
| Description           | Specify the description for the user-defined table attribute.   |
| Data Type             | Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-<br>down list.  |
| Length                | Specify the maximum length of the user-defined table attribute.   |
| Sort                  | Specify the sort order of the user-defined table<br>attribute. If the sort order is changed it will only<br>affect new instances of the User Defined Table,<br>and will not affect existing data.   |
| Operator              | Select the operator for the user-defined table attribute from the dropdown list.  |
| System Defined Yes/No | Select <b>Yes</b> , if you wish to maintain the User table<br>attribute as system defined and <b>No</b> , if you do not<br>want to maintain it as system defined. System<br>defined entries cannot be modified. If the entry is<br>not system defined, then it can be modified. |
| Enabled               | Check this box to enable the user-defined table<br>attribute so that the attribute will be considered<br>when creating new instances of the User Defined<br>Table.  |
| Sub Attribute         | Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).  |
| LOV Type              | Select the list of value (LOV) type for the user-<br>defined table attribute from the drop-down list.   |
| LOV Validation Ind    | Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.  |
| Lookup Types          | Specify the lookup type of the LOV associated with the user-defined table attribute.  |
| Default Value         | Specify the default value for the user-defined table attribute.   |

### Table 2-9 User Defined Table Attributes

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.4 Audit Tables

The system allows you to track changes in the database during line of credit origination. This includes the tracking of:

- Application status history
- Audit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

- Current value in field
- New value field
- User who changed the field's content



• Date and time when the value was changed

**IMPORTANT**: The system recommends that only a database administrator perform the following steps.

### To set up the Audit Tables

- 1. Click Setup > Setup > Administration > System > Audit Tables. The system displays the Audit Tables screen. The details are grouped into two:
  - Audit Tables
  - Audit Columns
- In the Audit Tables section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard   | Audit Tables ×  |   |                               |                    |   |             |                        |  |   |                 |
|---|---|---|-------------------------------|--------------------|---|-------------|------------------------|--|---|-----------------|
| Origination   |   |   |                               |                    |   |             |                        |  |   |                 |
| Servicing   | Audit Tables  |   |                               |                    |   |             |                        |  | 🖉 Edit 📃  | View 🛛 🖋 Audit  |
| > Collections   | View 👻 Format 🗸   | Freeze  | 🛃 Detach 🛛 🖓                  | Wrap 🚯             | Generate  |             |                        |  |   |                 |
|   | Table   | Description   | Display Description           |                    | Reset RowID   | Enabled     | Primary Key 1          | Primary Key 2  | Primary Key 3   | Primary Key 4   |
| > WFP   | INDEX_RATES   | INDEX RATE DETA.  |                               | IRT_INDEX_TYPE     |   | Y           | IRT_INDEX_TYPE         |  |   |                 |
| Tools   | INSURANCES<br>JOBS  | INSURANCES DET<br>JOB DETAILS   | INSURANCE TYPE<br>DESCRIPTION | INS_INSURANCE      | . N<br>N  | Y           | INS_AAD_ID             | INS_ID<br>JOB CODE   |   |                 |
| Setup   | JOB_BUCKETS   | JOB BUCKET DET  |                               | JOB_DESC<br>JBB_ID | N   | Y           | JOB_JBS_CODE<br>JBB_ID | JOB_CODE   |   |                 |
| Setup   | JOB_HOLIDAYS  | JOB HOLIDAY DET.  |                               | JBH_DESC           | N   | Y           | JBH_DT                 |  |   |                 |
| Administration  | JOB SETS  | JOB SET DETAILS   | DESCRIPTION                   | JBS DESC           | N   | Y           | JBS CODE               |  |   |                 |
| 4 Administration<br>4 System  | JOB_THREADS   | JOB THREAD DET  |                               | JBT_JOB_CODE       | N   | Y           | JBT_JBS_CODE           | JBT_JOB_CODE   | JBT THREAD  |                 |
| System Paramete   | LOOKUPS   | LOOKUP DETAILS  | DESCRIPTION                   | LKC DESC           | N   | Y           | LKC LKT TYPE           | LKC CODE   | -   |                 |
| Lookups   | LOOKUP_TYPES  | LOOKUP TYPE DE  | DESCRIPTION                   | LKT_DESC           | N   | Y           | LKT_TYPE               | -  |   |                 |
| User Defined Tat  | MESSAGES  | MESSAGE DETAILS   | TEXT                          | MSG_TEXT           | N   | Y           | MSG_CODE               | MSG_PTC_COMPA.   | MSG_PCB_BRANCH  | MSG_SUPER_PR    |
|   | <   |   |                               |                    |   |             |                        |  |   |                 |
| Audit Tables<br>User Defined Def<br>Transaction Code<br>Data Files<br>Dedupe<br>Securitization<br>Events<br>Batch Jobs<br>Producer Cycles<br>Vendors  | Audit Tables  | Table INDE<br>Description INDE<br>play Description TYPE<br>Display Column IRT_J                                       | X RATE DETAILS                |                    | Primary Key 3<br>Primary Key 4<br>Primary Key 5                                   | ÷           |                        | Primary<br>Primary I<br>Primary I<br>Primary I                             | Key 10<br>Key 11<br>Key 12  | <⊅ <u>R</u> etu |
| User Defined Def<br>Transaction Code<br>Data Files<br>Dedupe<br>Securitization<br>Events<br>Batch Jobs<br>Producer Cycles   | Audit Tables  | Description INDE<br>play Description TYPE   | X RATE DETAILS                |                    | Primary Key 3<br>Primary Key 4  | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15              |                 |
| User Defined Del<br>Transaction Code<br>Data files<br>Dedupe<br>Socuritation<br>Events<br>Batch Jobs<br>Producer Cycles<br>Raports<br>Error Messages<br>Translations<br>4 User  | Audit Tables  | Description INDE<br>play Description TYPE<br>Display Column IRT_1<br>Enabled ✓<br>Reset RowID_<br>Primary Key 1 IRT_1 | X RATE DETAILS                |                    | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I              | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15              |                 |
| User Defined Def<br>Transaction Code<br>Data Files<br>De dope<br>Securitzation<br>Events<br>Bath Jobs<br>Producer Cycles<br>Vendors<br>Collection Cycles<br>Error Messages<br>Translations<br>✓ User<br>Organization  | Audit Tables  | Description INDE<br>play Description TYPE<br>Display Column IRT_J<br>Enabled ✓<br>Reset RowID<br>Primary Key 1 IRT_J  | X RATE DETAILS                | Wrap 🙀             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15<br>dd / Edit |                 |
| User Defined Del<br>Transaction Code<br>Data files<br>Dedupe<br>Socuritation<br>Events<br>Batch Jobs<br>Producer Cycles<br>Reports<br>Collection Cycles<br>Reports<br>Error Messages<br>Translations<br>4 User  | Audit Tables<br>Dis<br>Audit Columns<br>View = Format =<br>Column | Description INDE<br>play Description TYPE<br>Display Column IRT_1<br>Enabled ✓<br>Reset RowID_<br>Primary Key 1 IRT_1 | X RATE DETAILS                | Wrap 🔂             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15              |                 |
| User Defined Del<br>Transaction Ocio<br>Data Files<br>Dedopo<br>Securititation<br>Events<br>Bach Jobs<br>Producer Cycles<br>Vendors<br>Collection Cycles<br>Raports<br>Error Messages<br>Translations<br>User<br>Organization<br>Companies<br>Access<br>Users<br>Orgel Bureau                                   | Audit Tables  | Description INDE<br>play Description TYPE<br>Display Column IRT_J<br>Enabled ✓<br>Reset RowID<br>Primary Key 1 IRT_J  | X RATE DETAILS                | Wrap 🔞             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15<br>dd / Edit | View 🖌 Audi     |
| User Defined Def<br>Transation Ode<br>Data Files<br>Dedue<br>Securitization<br>Events<br>Bach Jobb<br>Producer Cycles<br>Vendors<br>Collection Cycles<br>Translations<br>User<br>Organization<br>Companies<br>Access<br>Users<br>Correspondence<br>General Ledger   | Audit Tables<br>Dis<br>Audit Columns<br>View = Format =<br>Column | Description INDE<br>play Description TYPE<br>Display Column IRT_J<br>Enabled ✓<br>Reset RowID<br>Primary Key 1 IRT_J  | X RATE DETAILS                | Wrap 🚯             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15<br>dd / Edit | View 🗸 Ayd      |
| User Defined Del<br>Transaction Code<br>Data files<br>Deduce<br>Securitzation<br>Events<br>Betch Jobs<br>Producer Cycles<br>Vendors<br>Collection Cycles<br>Error Messeges<br>Translations<br>(User<br>Organization<br>Companies<br>Access<br>Users<br>Creft Burau<br>Correspondence                            | Audit Tables<br>Dis<br>Audit Columns<br>View = Format =<br>Column | Description INDE<br>play Description TYPE<br>Display Column IRT_J<br>Enabled ✓<br>Reset RowID<br>Primary Key 1 IRT_J  | X RATE DETAILS                | Wrap 🔀             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15<br>dd / Edit | View 🖌 Aud      |
| User Defined Del<br>Transaction Ocde<br>Data Files<br>Dedop<br>Securitization<br>Events<br>Bach Jobs<br>Producer Cycles<br>Vendos<br>Raports<br>Error Messages<br>Transfattons<br>Wer<br>Organization<br>Companies<br>Access<br>Users<br>Order Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers | Audit Tables<br>Dis<br>Audit Columns<br>View = Format =<br>Column | Description INDE<br>play Description TYPE<br>Display Column IRT_J<br>Enabled ✓<br>Reset RowID<br>Primary Key 1 IRT_J  | X RATE DETAILS                | Wrap 🔂             | Primary Key 3<br>Primary Key 4<br>Primary Key 5<br>Primary Key 6<br>Primary Key 7 | 5<br>5<br>7 |                        | Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I<br>Primary I | Key 10<br>Key 11<br>Key 12<br>Key 13<br>Key 14<br>Key 15<br>dd / Edit | View 🖌 Audi     |

### Figure 2-7 Audit Tables

A brief description of the fields is given below:

### Table 2-10 Audit Tables

| Field               | Do this   |
|---------------------|---|
| Table               | The table name on which audit trigger needs to be created is displayed here (the system table being audited). |
| Description         | Specify the table description.  |
| Display Description | Specify the column description to be displayed on audit screen.   |



| Field                                 | Do this  |  |
|---------------------------------------|--|--|
| Display Column                        | Select the table column to be displayed on audit screen from the drop-down list.                                     |  |
| Enabled                               | Check this box to enable the audit table so that in<br>will be considered while generating the database<br>triggers. |  |
| Reset Row ID                          | Check this box to allow resetting the row identifier.  |  |
| Primary Key 1 (unlabeled)             | The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)        |  |
| Primary Key 2 (unlabeled)             | The table primary key column 2 is displayed here.  |  |
| Primary Key 3 (unlabeled)             | The table primary key column 3 is displayed here.  |  |
| Primary Key 4 (unlabeled)             | The table primary key column 4 is displayed here.  |  |
| Primary Key 5 (unlabeled)             | Table primary key column 5 is displayed here.  |  |
| Primary Key 6 (unlabeled)             | Table primary key column 6 is displayed here.  |  |
| Primary Key 7 (unlabeled)             | The table primary key column 7 is displayed here.  |  |
| Primary Key 8 (unlabeled)             | The table primary key column 8 is displayed here.  |  |
| Primary Key 9 (unlabeled)             | The table primary key column 9 is displayed here.  |  |
| Primary Key 10 (unlabeled)            | The table primary key column 10 is displayed here.   |  |
| Primary Key 11 (unlabeled)            | The table primary key column 11 is displayed here.   |  |
| Primary Key 12 (unlabeled)            | The table primary key column 12 is displayed here.   |  |
| Primary Key 13 (unlabeled)            | The table primary key column 13 is displayed here.   |  |
| Primary Key 14 (unlabeled)            | The table primary key column 14 is displayed here.   |  |
| Primary Key 15 (unlabeled)            | The table primary key column 15 is displayed here.   |  |
| · · · · · · · · · · · · · · · · · · · |  |  |

### Table 2-10 (Cont.) Audit Tables

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Audit Tables Columns section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below

## Table 2-11 Audit Tables Columns

| Field       | Do this  |
|-------------|--|
| Column      | Specify the column name on which the audit<br>needs to be created from drop-down list (column<br>in the table that is being audited) |
| Description | Specify the column description (description of the data contained in the column).  |



### Table 2-11 (Cont.) Audit Tables Columns

| Field     | Do this  |
|-----------|--|
| Data Type | The data type for the attribute is displayed here. |
| Enabled   | Check this box to enable the audit column.         |

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Once the required fields data is created or updated, click **Generate** in Audit Tables section to initiate a trigger to update the details in the system.

# 2.5 User Defined Defaults

The User Defined Defaults Setup screen allows you to set up default values to automatically populate in frequently used fields on the Application Entry screen. This streamlines the data entry process when entering an application.

#### To set up the User Defined Defaults

- 1. Click Setup > Setup > Administration > System > User Defined Defaults. The system displays User Defined Defaults screen.
- In the Application Defaults section, perform any of the Basic Operations mentioned in Navigation chapter.

| <b>Financial Services</b>      | Lending and Le        | asing       |            |        |                  |                     |               |                  |                  |              |
|--------------------------------|-----------------------|-------------|------------|--------|------------------|---------------------|---------------|------------------|------------------|--------------|
|                                | User Defined Defaults |             |            |        |                  |                     |               |                  |                  | X            |
| DashBoard                      | User Defined Defaults | <           |            |        |                  |                     |               |                  |                  |              |
| > Origination                  | Angliantian Defaul    |             |            |        |                  |                     |               | Add              | Acts Disc        | Anto         |
| Servicing                      | Application Defau     |             |            |        | -                |                     |               | AL BOD           | 🖉 Edit 🔄 Vie     | w 🔗 Audit    |
| Collections                    | View - Format -       |             | a 🚮 Detach | Wrap 🖓 | 612              |                     |               |                  |                  |              |
| WFP                            | Organization [        | Pivision    | Company    | Branch | Priority         | Channel             | Producer Type | Class            | Purpose          | Product      |
|                                | DMC I                 | L02         | NL02       | NLR1   | NORMAL           | FAX IN              | DEALER        | SMALL BUSINESS   | VEHICLE LOAN O   | LOAN VEHICLE |
| > Tools                        |                       | A03         | US01       | USHQ   | HIGH             | WEB ENTRY           | DEALER        | SMALL BUSINESS   | HOME EQUITY LO   |              |
| etup                           |                       | 1501        | US01       | USHQ   | NORMAL           | WEB ENTRY           | DEALER        | INDIVIDUAL       | VEHICLE LOAN O   | LOAN VEHICL  |
| Setup                          | DMC I                 | P04         | JP04       | JPR1   |                  |                     |               |                  |                  | >            |
| 4 Administration               |                       |             |            |        |                  |                     |               |                  |                  |              |
| ✓ System<br>System Paramete    |                       |             |            |        |                  |                     |               |                  |                  |              |
| Lookups                        | Application Defau     | ts          |            |        |                  |                     |               | -                |                  | 0            |
| User Defined Tat               |                       |             |            |        |                  |                     | Save and Add  | Save and Stay    | Save and Return  | Beturn       |
| Audit Tables                   | * Organizatio         | DNG         |            | ~      |                  | NORMAL ADDRESS      | ~             |                  |                  |              |
| User Defined Def               | 1                     |             |            |        |                  |                     |               | Status           | NOT DEFINED      | N            |
| Transaction Code<br>Data Files | * Divisio             | n US01      |            | ~      | Street Pre       |                     | ~             | Condition        |                  |              |
| Dedupe                         |                       | A           | 0.6.1      |        | Street Type      |                     | ~             |                  |                  |              |
| Securitization                 |                       | Application | Defaults   |        | Street Post      |                     | ~             | Country          | UNITED STATES    | N            |
| Events                         | Compar                | N           |            | ×      |                  | UNITED STATES       |               |                  |                  |              |
| Batch Jobs                     | Bran                  |             |            |        |                  |                     | •             |                  | Vehicle Defaults |              |
| Producer Cycles<br>Vendors     |                       |             |            |        | Rent Amount      |                     |               | Asset Type       |                  | ~            |
| Collection Cycles              | Priori                | Y           |            | ~      | Stated Frequency | MONTHLY             | ~             |                  |                  |              |
| Reports                        | Chann                 | el          |            | ~      | Actual Frequency | MONTHLY             | ~             | Sub Type         |                  |              |
| Error Messages                 | Producer Typ          | e           |            | ~      | Ownership        |                     | ~             | Class            |                  | N            |
| Translations                   | Cla                   |             |            | ~      |                  |                     |               | Valuation Source |                  | N            |
| 4 User                         |                       |             |            |        |                  | Employment Defaults |               |                  |                  |              |
| Organization<br>Companies      | Purpo                 | e           |            | ~      |                  |                     |               |                  | Home Defaults    |              |
| Access                         | Produ                 | t           |            | ~      | Type             | FULL TIME           | ~             |                  |                  |              |
| Users                          | Override C            | к 🗌         |            |        | Occupation       |                     | ~             | Asset Type       |                  |              |
| Credit Bureau                  | Warning C             | к           |            |        | Country          | UNITED STATES       | ~             | Sub Type         |                  | ~            |
| Correspondence                 |                       |             |            |        | Stated Frequency |                     | ~             | Class            |                  | ~            |
| General Ledger<br>Oueues       |                       | Applicant D | etaults    |        |                  |                     | 11 13         | Occupancy        |                  | ~            |
| Printers                       | Relation Typ          |             |            | ~      | Actual Frequency | MONTHLY             | ~             | Valuation Source |                  | ~            |
| Bank Details                   |                       |             |            |        |                  | Telecom Defaults    |               | Valuation Source |                  |              |
| Check Details                  | Gend                  | er (        |            | ~      |                  | reaction perduits   |               |                  | Other Defaults   |              |
| Standard Payees                | Marital State         | IS          |            | ~      |                  |                     |               |                  |                  |              |
| Currencies                     | Languag               | e           |            | ×      |                  | Income Defaults     |               | Asset Type       |                  | ~            |
| Zip Codes                      | ECC                   | ۵           |            | ×      |                  |                     | V             | Sub Type         |                  | ~            |
| 1 17                           |                       |             |            |        | Income Type      |                     |               | Class            |                  | ~            |
| < >>                           | Class Typ             | e NORMAL    |            | ×      | Frequency        |                     | $\sim$        | Class            |                  |              |

### Figure 2-8 Application Defaults

A brief description of the fields is given below:



| Field                | Do this  |
|----------------------|--|
| Org                  | Select the organization for which these defaults are applicable from drop-down list.                                   |
| Division             | Select the division for which these defaults are applicable from dropdown list.  |
| Application Defaults |  |
| Company              | Select the company from the drop-down list.  |
| Branch               | Select the branch from the drop-down list.   |
| Priority             | Select the priority from the drop-down list.   |
| Channel              | Select the channel from the drop-down list.  |
| Producer Type        | Select the producer type from the drop-down list   |
| Purpose              | Select the purpose from the drop-down list.  |
| Product              | Select the product from the drop-down list.  |
| Applicant Defaults   |  |
| Relation Type        | Select the applicant relation type from the drop-<br>down list.  |
| Gender               | Select the applicant gender from the drop-down list.   |
| Marital Status       | Select the applicant marital status from the drop-<br>down list.   |
| Language             | Select the applicant language from the drop-<br>down list.   |
| ECOA                 | Select the applicant ecoa from the drop-down list.   |
| Class Type           | Select the applicant class type from the drop-<br>down list.   |
| Race National Origin | Select the applicant race or national origin from the drop-down list.  |
| Privacy Opt-Out      | Check this box to indicate that the applicant has<br>elected to refrain from the non-public sharing of<br>information. |
| Address Defaults     |  |
| Address Type         | Select the address type from the drop-down list.   |
| Postal Type          | Select the postal address type from the drop-<br>down list   |
| Street Pre           | Select the street pre type from the drop-down list.  |
| Street Type          | Select the street type from the drop-down list.  |
| Street Post          | Select the street post type from the drop-down list.   |
| Country              | Select the country from the drop-down list.  |
| Rent Amount          | Specify the rent amount. The system defaults this rent amount if the rent amount received from the interface is zero.  |
|                      | This rent amount will be defaulted for a new application also.   |
| State Frequency      | Select the stated frequency from the drop-down list.   |
| Actual Frequency     | Select the actual frequency from the drop-down list.   |

## Table 2-12 Application Defaults



#### Field Do this Ownership Select the ownership type from the drop-down list. **Employment Defaults** Туре Select the employment type from the drop-down list. Occupation Select the occupation from the drop-down list. Country Select the country from the drop-down list. Stated Frequency Select the stated frequency from the drop-down list. Select the actual frequency from the drop-down **Actual Frequency** list. **Income Defaults** Income Type Select the income type from the drop-down list. Frequency Select the frequency from the drop-down list. **Liability Defaults** Liability Type Select the liability type from the drop-down list. Select the frequency from the drop-down list. Frequency **Asset Defaults** Select the asset status from the drop-down list. Status Condition Select the asset condition from the drop-down list. Country Select the country from the drop-down list. **Vehicle Defaults** Asset Type Select asset type from the drop-down list. Select asset sub type from the drop-down list. Sub Type Class Select the asset class from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list. **Home Defaults** Asset Type Select asset type from the drop-down list. Sub Type Select asset sub type from the drop-down list. Class Select the asset class from the drop-down list. Occupancy Select the occupancy type from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list. **Other Defaults** Asset Type Select asset type from the drop-down list Sub Type Select asset sub type from the drop-down list. Class Select the asset class from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list **Comment Defaults** Comment Type Select the comment type from the drop-down list. Comment Sub Type Select the comment sub type from the dropdown list.

#### Table 2-12(Cont.) Application Defaults



3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.6 User Defined Parameters

The User Defined Parameters setup screen facilitates to define field-level configurations which helps to perform various day to day business specific calculations. In this screen you can define parameters and logic for each field to compute and populate data.

For example, you can setup User Defined Parameters in the system to calculate Trade Equity, Collateral Coverage Ratio, Net Rental Yield and so on.

### Note:

Currently system supports defining user defined parameters for entities like Account and Collateral. The computed values are populated into Customer Service > Account Details > Account Information section and Servicing > Collateral Management > Collateral Details screen respectively on clicking Calculate Parameters button.

Defining user defined parameters basically involves identifying a scenario and creating/ configuring the required parameters. Here, a scenario can refer to what category of accounts are to be considered for computation.

User defined parameters consists of the following two types of configurable parameters:

| Parameter          | Description  |
|--------------------|--|
| Target Parameters  | These parameters store values for the<br>customizable user defined fields in user defined<br>tables and is used for calculation based on<br>Selection Criteria.  |
|                    | These parameters are available as per the <b>View</b><br><b>Name</b> defined in user defined tables for each<br>Account and Collateral Entity and persist the<br>calculation values into the table columns of<br>database after its first execution.   |
| Formula Parameters | These parameters are used for computation of the target parameters. These contain the generic formula/logic that can be used for any computation based on System Defined Functions and Table Columns. These parameters does not persist the calculation values into the table columns of database. |

 Table 2-13
 Types of configurable parameters

Since system supports Account and Collateral entity types, the configurable user defined Target/Formula parameters along with selection criteria can be defined using specific table type as indicated below:



| Entity Type | Parameter Type     | Description  |
|-------------|--------------------|--|
| Accounts    | Formula Parameters | Formula parameters are used for<br>computation of the target<br>parameters for Account Entity.   |
|             |                    | OFSLL supports predefined set<br>of calculation based Formula<br>Parameters. These parameter<br>definitions start with <b>\$</b> in User<br>Defined Tables.              |
|             |                    | These parameters does not have<br>any selection criteria.  |
|             |                    | Existing factory shipped seed<br>data provided by OFSLL product<br>like GL date, System Date,<br>ACC_DLQ_DAYS and so on is<br>based on below User Defined<br>Table Type: |
|             |                    | USER DEFINED: ACCOUNTS<br>FORMULA PARAMETERS   |
|             |                    | USER DEFINED: COMMON<br>FORMULA PARAMETERS   |
|             |                    | USER DEFINED: COMMON<br>CUSTOMER SERVICE<br>FORMULA PARAMETERS   |
|             | Target Parameters  | These calculations are based on<br>formula parameters and other<br>target parameters.  |
|             |                    | A selection criteria is available for<br>each calculation.   |
|             |                    | These are based on User Defined<br>Table Type: USER DEFINED:<br>ACCOUNT TARGET<br>PARAMETERS   |
|             | Selection Criteria | These parameters define the criteria on which accounts are picked for calculation of defined target parameters.  |
|             |                    | These are available only for<br>Target parameters and are based<br>on User Defined Table Type:<br>USER DEFINED: ACCOUNT<br>CRITERIA PARAMETERS                           |

## Table 2-14 Account and Collateral entity types



| Entity Type | Parameter Type     | Description   |
|-------------|--------------------|---|
| Collateral  | Formula Parameters | These Formula parameters are<br>used for computation of the target<br>parameters for Collateral Entity.   |
|             |                    | They are based on below User<br>Defined Table Type:   |
|             |                    | USER DEFINED: COLLATERAL<br>FORMULA PARAMETERS  |
|             |                    | USER DEFINED: COMMON<br>FORMULA PARAMETERS  |
|             |                    | USER DEFINED: COMMON<br>CUSTOMER SERVICE<br>FORMULA PARAMETERS  |
|             | Target Parameters  | These are based on User Defined<br>Table Type: USER DEFINED:<br>COLLATERAL TARGET<br>PARAMETERS   |
|             | Selection Criteria | These are available only for<br>Target parameters and are based<br>on User Defined Table Type:<br>USER DEFINED: COLLATERAL<br>CRITERIA PARAMETERS |

### Table 2-14 (Cont.) Account and Collateral entity types

### Note:

The execution of User Defined Parameters require additional processing at the server level and can have significant performance impact delaying the EOD processing. Hence it is recommended to have careful consideration while defining the Target and Formula parameter configurations.

In this framework, you can either create new parameters and/or use the available pre-defined formula parameters to populate computed values to custom user defined fields.

For example - a formula parameter can be defined with an expression as \*\$TOTAL\_ITM\_GRP\_IEQ + \$PAID\_BAL\_ADV which is total equity in itemizations on account added with total advance amount paid. An expression can have a stored function (represented with \$ sign) and Account Columns (fields).

There are some formula parameters in the system with basic pre-defined calculation which can readily be used for configuration along with account fields. Pre-defined formula parameters are associated with specific acronyms appended with parameter name for identification. The table below lists the available pre-defined formula parameters. However, you can also define custom formula parameters with acronyms.

| <b>Table 2-15</b> | Pre-defined | formula | parameters |
|-------------------|-------------|---------|------------|
|-------------------|-------------|---------|------------|

| User Defined Column Description | Description                       |
|---------------------------------|-----------------------------------|
| \$GL_DATE                       | Value of GL Date System Parameter |
| \$SYSTEM_DATE                   | Current System Date               |



| User Defined Column Description                | Description  |
|--|--|
| \$COLLATERAL_VALUE                             | Sum of all collateral current valuation  |
| \$PRIMARY_COLLATERAL_VALUE                     | Sum of all primary collateral current valuation  |
| \$ASE_GRAND_FATHER_POINTS                      | Sum of all grandfather points  |
| \$ASE_TIER_POINTS                              | Total Tier Points  |
| \$INTEREST_ACCRUED                             | Interest Accrued on Account for a specific date.<br>This is used to calculate Trade Equity Calculation.  |
| \$OUTSTANDING_AMOUNT                           | Current Account Outstanding Amount   |
| <pre>\$OUTSTANDING_BAL_ (BALANCE TYPE *)</pre> | This is a dynamic balance value calculation based on type variable.  |
|  | <ul> <li>For example:</li> <li>\$OUTSTANDING_BAL_ADV - Will calculate<br/>outstanding Advance/Principal amount</li> </ul>  |
| <pre>\$PAID_BAL_(BALANCE TYPE *)</pre>         | This is a dynamic balance value calculation based on type variable.  |
|  | For example: <ul> <li>\$PAID_BAL_ADV - Will calculate paid<br/>Advance/ Principal amount</li> </ul>  |
| \$SUM_PRIN_ESC_MAX_EXPIRY_DT                   | This is used to calculate sum of total principal<br>amount till Extended Service Warranty Max Expiry<br>Date.  |
| <pre>\$TOTAL_ITM_GRP_ (ITM GROUP*)</pre>       | This is a dynamic itemization group value calculation based on type variable.  |
|  | <ul> <li>For example:</li> <li>\$TOTAL_ITM_GRP_IDC - Will calculate total<br/>ITM DOWN PAYMENT CASH group amount</li> <li>\$TOTAL_ITM_GRP_IPF - Will calculate total<br/>ITM PREPAID FEE group amount</li> </ul> |
| \$TOTAL_ITM_ (ITM*)                            | This is a dynamic itemization value calculation based on type variable.  |
|  | <ul> <li>For example:</li> <li>\$TOTAL_ITM_IDC_1 - Will calculate total ITM<br/>DOWN PAYMENT amount</li> <li>\$TOTAL_ITM_IUN_4 - Will calculate total ITM<br/>CASH DOWN amount</li> </ul>                        |

### Table 2-15 (Cont.) Pre-defined formula parameters

Both the parameters (formula and target) supports the following data types:

- Number / Integer (both are considered as floating numbers)
- Date
- Character

While defining specific parameter, system auto-filters the variable list based on the supported data type.

To enable any target parameters, ensure that there is at the least one enabled formula parameter and selection criteria defined. Also while defining target parameters, ensure that there is no circular dependency where two or more parameters are either directly or indirectly dependent on each other. For example, If formula parameter A is defined as ACC\_FIELD1 + formula parameter B, and formula parameter B is defined as ACC\_FIELD2 + formula

parameter A. In such a case, system displays an error indicating 'CIRCULAR DEPENDENCY DETECTED FOR PARAMETER:<<PARAMETER NAME>>'.

The user defined parameters calculation can be triggered in any of the following ways:

| Option  | Trigger   | Action Type   |
|---|---|---|
| User Interface                                    | Clicking <b>Calculate Parameters</b><br>button in Account Details screen,<br>Account Information section.<br>Target parameters of Frequency<br>= None and Daily are computed<br>and updated for an account and<br>all collaterals associated to the<br>account. | System calculates and updates<br>target parameter through<br>background job process which is<br>created to update UDP values<br>asynchronously.<br>Error/Validation messages<br>received during calculation of<br>user defined fields are displayed   |
|   | Clicking <b>Calculate Parameters</b><br>button in Collateral Management,<br>Collateral Details screen.<br>Target parameters of Frequency<br>= None and Daily are computed<br>and updated only for the selected<br>collateral.                                   | <sup>-</sup> under Background job and not<br>displayed in UI.   |
| Batch Job for Account Target<br>Parameters update | On executing batch jobs - USER<br>DEFINED ROOT BATCH JOB<br>and USER DEFINED ACCOUNT<br>TARGET PARAMETER<br>CALCULATOR in SET-CUP batch<br>job-set  | On execution, this batch job<br>calculates all target parameters<br>defined for Account that satisfy<br>the selection criteria.<br>Root batch job is parent batch job<br>and is executed first to pick all<br>accounts eligible for calculation<br>for the child batch job i.e. Accoun<br>Target Parameter Calculator. This<br>helps to enhance system<br>performance.<br>The batch job periodically<br>calculates for target parameters<br>of frequency other than None and<br>updates the Next Run Date for<br>parameter as per frequency<br>defined.<br>Note that, batch job picks-up<br>accounts only once per day and<br>refers to company specific GL<br>date.<br>Accounts in OFSLL are<br>associated to specific company -<br>branch combination. Hence this |

Table 2-16User Defined Parameters

| Option   | Trigger   | Action Type   |
|--|---|---|
| Batch Job for Collateral Target<br>Parameters update | On executing batch jobs - USER<br>DEFINED ROOT BATCH JOB<br>and USER DEFINED<br>COLLATERAL TARGET<br>PARAMETER CALCULATOR in<br>SET-CUP1 batch job-set  | On execution, this batch job<br>calculates all target parameters<br>defined for collateral entity that<br>satisfy the selection criteria.<br>Root batch job is parent batch job<br>and is executed first to pick all<br>accounts eligible for calculation<br>for the child batch job i.e.<br>Collateral Target Parameter<br>Calculator. This helps to enhance<br>system performance.<br>The batch job periodically<br>calculates for target parameters<br>of frequency other than None and<br>updates the Next Run Date for<br>parameter as per frequency<br>defined.<br>Note that, batch job picks-up<br>accounts only once per day and<br>refers to company = ALL GL date.<br>Collateral in OFSLL are not<br>associated to any specific<br>company hence this batch set<br>and job should be configured for<br>company = All. |
| Event  | <ul> <li>Configured Event Action Type -</li> <li>1. UPDATE ACCOUNT USER<br/>DEFINED PARAMETERS</li> <li>2. UPDATE COLLATERAL<br/>USER DEFINED<br/>PARAMETERS</li> <li>For more details on defining<br/>event action type, refer to Events<br/>(New Framework) section.</li> </ul> | Update Account/Collateral Target<br>Parameters of frequency = None<br>and Daily when specific type of<br>changes occurs in OFSLL for<br>Account/Collateral event entity.  |
| Restful Web Service                                  | Calculate Parameter Update<br>Service (available in common<br>Swagger module)   | When third-party system post a<br>request to update specific or all<br>Target Parameters for a single<br>Account, single Collateral or all<br>collateral associated to an<br>account based on <b>Entity Type</b><br>parameter updated in web<br>service request.<br>This parameter accepts only ACC<br>for accounts and ASE for<br>Collateral target parameters.<br>Target parameter of frequency<br>None and Daily are updated<br>through this web service.<br>Refer swagger documentation for<br>more details.  |

| Table 2-16 | (Cont.) User Defined Parameters |
|------------|---------------------------------|
|            |                                 |



During executing, system looks into the enabled user defined parameters, and considering only those accounts matching the selection criteria, values are computed into the user defined fields.

During computation of target parameters, system displays an error if there are more than one definition defined for a target parameter.

### To set up the User Defined Parameters

1. Click Setup > Setup > Administration > System > User Defined Parameters.

|                 | ters ×      |   |     |                |   |                 |                 |            |   |                  | ×        |
|-----------------|-------------|---|-----|----------------|---|-----------------|-----------------|------------|---|------------------|----------|
| arameters       |             |   |     |                |   |                 |                 |            | 🕂 Add 🖉 Edi                             | t 📃 <u>V</u> iew |          |
| View 🕶 Format 🕶 | Freeze      | 🚮 Detach 🛛 🖨 Wrap                                   | ලිබ | New Parameter  |   | Create Copy     | Show Expression | 1          |   |                  |          |
| Module          | Entity Type | Parameter Type                                      |     | Parameter Name | Description   | Data type       | Priority        | Frequency  | Run Date Next                           | Enabled          |          |
| CUSTOMER SERVI  |             | TARGET PARAMETER                                    |     | ASE_UDF2_CHAR  | ADDITIONAL PLA  |                 | 0               | NONE       |   | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC_UDF2_CHAR  | ADDITIONAL PLA  | CHARACTER       | 0               | DAILY      | 04/17/2020                              | N                | _        |
| CUSTOMER SERVI  | COLLATERALS | TARGET PARAMETER                                    |     | ASE_UDF1_DATE  | ADDITIONAL PLA  | DATE            | 0               | DAILY      | 04/18/2020                              | Y                | _        |
| CUSTOMER SERVI  | COLLATERALS | TARGET PARAMETER                                    |     | ASE UDF1 NUM   | ADDITIONAL PLA  | NUMBER          | 0               | DAILY      | 04/18/2020                              | Y                | _        |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC_UDF7_NUM   | ADDITIONAL PLA  | NUMBER          | 0               | DAILY      | 04/21/2020                              | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC UDF1 DATE  | ADDITIONAL PLA  | DATE            | 0               | DAILY      | 04/21/2020                              | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC_UDF8_NUM   | ADDITIONAL PLA  | NUMBER          | 0               | NONE       |   | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC_UDF7_NUM   | ADDITIONAL PLA  | NUMBER          | 0               | NONE       |   | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC_UDF5_NUM   | ADDITIONAL PLA  | NUMBER          | 0               | NONE       |   | Y                |          |
| CUSTOMER SERVI  | ACCOUNTS    | TARGET PARAMETER                                    |     | ACC UDF4 NUM   | ADDITIONAL PLA  | NUMBER          | 0               | NONE       |   | Y                |          |
|                 |             |   |     |                |   |                 |                 | - Can      | in and Stav                             | and Rohum        | A Pohero |
|                 | Entity Type | CUSTOMER SERVICE<br>COLLATERALS<br>TARGET PARAMETER |     | De             | er Name ADDITIONA<br>scription ADDITIONA<br>lata type CHARACTER | L PLACEHOLDER S |                 | *<br>* Fre | Priority 0<br>equency NONE<br>Enabled C | e and Return     | C Return |
|                 | Entity Type | COLLATERALS   |     | De             | scription ADDITIONA   | L PLACEHOLDER S |                 | *<br>* Fre | Priority 0<br>equency NONE              | e and Return     |          |

### Figure 2-9 User Defined Parameters Setup

- 2. In the **Parameters** section, do one of the following:
  - Use the Create Copy feature to quickly create new parameter with the existing
    parameter details. For Target Parameters, select required record and click Create
    Copy. For Formula Parameters, select required record, specify New Parameter name
    and click Create Copy. The new parameter created this way will be in disabled state
    by default.
  - Add/Edit user defined parameter by performing any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-17 Parameters section

| Field  | Do this  |
|--------|--|
| Module | Select the module from the drop-down list. The<br>list is displayed based on the modules that<br>support User Defined Parameters calculation.<br>Currently only Customer Serving (accounts) is<br>supported. |



| Field          | Do this   |
|----------------|---|
| Entity Type    | Select the required entity for which calculation<br>is to be defined from the drop-down list. The<br>list is populated based on entity type<br>maintained in CUP_ENTITY_CD lookup code.   |
|                | Currently, system supports ACCOUNTS and<br>COLLATERALS entity types.  |
|                | Note that, entity can be selected only while creating User Defined Parameter and the same cannot be modified in Edit mode.  |
| Parameter Type | Select the type of parameter to be defined as<br>either Target Parameter or Formula Parameter<br>from the drop-down list.   |
| Parameter Name | For Target Parameter, system displays the list<br>of custom fields available in user defined table<br>for selection. Select the required Parameter<br>from the drop-down list. By default the first field<br>in the user defined table is selected. |
|                | For Formula Parameter, this is a text field to record the new parameter name. Specify the name of the formula parameter.  |
| Description    | For Target Parameter, the description is auto-<br>populated from user defined table and is<br>Read-Only.  |
|                | For Formula Parameter, specify the description of the formula parameter.  |
| Data Type      | For Target Parameter, the data type associated for the parameter is auto-populated from user defined table and is Read-Only.  |
|                | For Formula Parameter, select the data type a<br>one of the following from the drop-down list -<br>INTEGER, DATE, NUMBER, or CHARACTER  |
| Priority       | Specify the order in which system should<br>evaluate the parameter definitions while<br>executing the batch job or on clicking<br><b>Calculate Parameters</b> button.   |
|                | For example, if a formula parameter A has dependency on parameter B, then B has to be calculated first in the order and priority is set as <b>0</b> .   |

 Table 2-17
 (Cont.) Parameters section



| Field         | Do this   |  |  |
|---------------|---|--|--|
| Frequency     | Select the required frequency at which the target parameters are to be calculated from the drop-down list.  |  |  |
|               | Frequency field is applicable only for Target<br>Parameters and the list of frequency supporte<br>is populated based on values maintained in<br>CUP_FREQUENCY_TYPE_CD lookup code.  |  |  |
|               | Note the following:<br>– Frequency can be defined only in Edit<br>mode.   |  |  |
|               | <ul> <li>Frequency is not applicable for Formula<br/>Parameters.</li> </ul>   |  |  |
|               | <ul> <li>Frequency None can be selected for<br/>target parameters that are required to be<br/>calculated on adhoc basis.</li> </ul>   |  |  |
| Run Date Next | View the date on which the Target parameter<br>calculated. The Run Date Next is auto<br>calculated based on frequency defined.  |  |  |
|               | This field is applicable only for Target parameters and for frequency other than <b>None</b> .  |  |  |
|               | Note the following:<br>- For multi-company implementation, it is<br>recommended to add same User Defined<br>Parameter definition multiple times for<br>each company. This in-turn updates <b>Run</b><br><b>Date Next</b> for each company and<br>supports updating values at different zon<br>based on batch job setup. |  |  |
|               | <ul> <li>Currently the Run Date Next is updated<br/>even if not all the records are computed<br/>based on selection criteria. Since this<br/>impacts to restart failed records, the sam<br/>shall be addressed in subsequent patch<br/>releases.</li> </ul>   |  |  |
| Enabled       | Check this box to enable the parameter definition.  |  |  |

#### Table 2-17 (Cont.) Parameters section

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Formula Definition
- Selection Criteria

# 2.6.1 Formula Definition

The **Formula Definition** section allows you to define a mathematical expression of the formula to evaluate the parameter definition. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.



1. In the **Formula Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field          | Do this   |
|----------------|---|
| Seq            | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).   |
| (              | Specify a left bracket, if you need to group part of your formula definition.   |
| Variable       | <ul> <li>Select the variable from the drop-down list which consists of a validated list derived from user defined table type as indicated below:</li> <li>For Number, system displays only numeric fields</li> <li>For Date, system displays numeric + date fields</li> <li>For String, system displays numeric + character fields</li> </ul> |
|                | Parameters for <b>Account</b> entity type in Customer<br>Service is derived from:   |
|                | USER DEFINED: ACCOUNTS FORMULA<br>PARAMETERS  |
|                | USER DEFINED: COMMON FORMULA<br>PARAMETERS  |
|                | USER DEFINED: COMMON CUSTOMER<br>SERVICE FORMULA PARAMETERS   |
|                | Parameters for <b>Collateral</b> entity type in<br>Customer Service is derived from:  |
|                | USER DEFINED: COLLATERAL FORMULA<br>PARAMETERS  |
|                | USER DEFINED: COMMON FORMULA<br>PARAMETERS  |
|                | USER DEFINED: COMMON CUSTOMER<br>SERVICE FORMULA PARAMETERS   |
| Constant Value | <ul> <li>Specify the constant value (optional).</li> <li>For Number, system supports only numeric constants</li> <li>For Date, system supports only numeric constants</li> <li>For String, system supports both numeric and character constants</li> </ul>  |
|                | <b>Note</b> : System displays an error indicating<br>'VARIABLE OR CONSTANT VALUE IS<br>REQUIRED' if both Variable and Constant Value<br>or None is provided.  |

Table 2-18 Formula Definition

| Field                 | Do this  |
|-----------------------|--|
| Mathematical Operator | <ul> <li>Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. The list is derived and displayed based on data type / variable as indicated below:</li> <li>For Number, system allows all numeric operators (+, -, x, and %).</li> <li>For Date, system supports (+ and -) operators.</li> <li>For String, system supports concatenation (i.e. +) operator.</li> </ul> |
| )                     | Specify a right bracket, if you are grouping part of your formula definition.  |
| Enabled               | Check this box to enable the formula and indicate that it is included when building a parameter definition.  |

### Table 2-18 (Cont.) Formula Definition

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- **3.** In the Parameters section, click **Show Expression**. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

## 2.6.2 Selection Criteria

The sub tab is enabled only for Target Parameters and facilitates to define the selection criteria indicating the type of accounts to be picked for computation. The parameters are derived from user defined table - USER DEFINED: ACCOUNT CRITERIA TYPE CODE and USER DEFINED: COLLATERAL TYPE CODE as per Account and Collateral Entity type.

 In the Selection Criteria section, perform any of the Basic Operations mentioned in Navigation chapter.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

### Table 2-19 Selection Criteria

| Field | Do this                   |
|-------|---------------------------|
| Seq   | Specify sequence numbers. |
| (     | Specify left bracket.     |



| Do this  |
|--|
| Select the parameter from the drop-down list.<br>The list is populated based on the values<br>maintained in user defined table - Customer<br>Service: USER DEFINED: CUSTOMER<br>SERVICE CRITERIA PARAMETERS. |
| Select comparison operator from the drop-down list.  |
| Specify criteria value.  |
| Specify right bracket.   |
| Select logical operator from the drop-down list.   |
| Check this box to enable the selection criteria.   |
|  |

Table 2-19(Cont.) Selection Criteria

2. Perform any of the Basic Actions mentioned in Navigation chapter.

3. Click Check Criteria for system to validate the query and display the results.

If the formula expression is mathematically incorrect when parameters are calculated, system displays error indicating 'INVALID FORMULA EXPRESSION: <<FORMULA PARMETER>>'.

# 2.7 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

The system organizes transaction codes in **Super Groups**. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

| Super Group Type                  | Description   |
|-----------------------------------|---|
| ACCOUNT CONDITION TXN             | These transaction codes control a user's ability to open and close account conditions.  |
| ACCOUNT MONETARY TXN              | These transaction codes affect the monetary value<br>of accounts in the system; for example, activating<br>accrual of interest, the assessment of fees, and<br>closing the account.   |
| ACCOUNT NON MONETARY TXN          | These transaction codes do not have a direct effect<br>on the monetary value of the account, but are used<br>in maintaining account information. This includes<br>changing a customer's driving license, or adding<br>information for automated clearing house (ACH). |
| AMORTIZATION TXN                  | These transaction codes affect the amortized balances of the accounts in the system.  |
| CORRESPONDENCES                   | These transaction codes relate to the system correspondences.   |
| ESCROW ANALYSIS AND DISBURSEMENTS | These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.  |

Table 2-20Transaction Super Group

| Super Group Type                 | Description  |
|----------------------------------|--|
| ESCROW MONETARY TRANSACTIONS     | These transaction codes affect the monetary value<br>of escrow accounts in the system; for example,<br>disbursing escrow to a customer and insurance,<br>and receiving payment.  |
| ESCROW NON MONETARY TRANSACTIONS | These transaction codes do not have a direct effect<br>on the monetary value of an escrow account, but<br>are used in maintaining account information, such<br>as changing insurance maturity date and adding<br>new escrow tax details. |
| FEE ASSESSMENTS                  | These transaction codes determine if fees such as<br>nonsufficient funds fees or membership fees are to<br>be applied.   |
| FUNDING TXN                      | These transaction codes affect the funding of applications and accounts within the system.   |
| ITEMIZATION TXN                  | These transaction codes affect the itemization of applications and accounts within the system.   |
| MENU TXN                         | These transaction codes affect the menus within the system.  |
| PRODUCER MONETARY TXN            | These transaction codes relate to the monetary transactions that apply to the system producers (or <b>dealers</b> ).   |
| REPORTS                          | These transaction codes are related to generating the system reports.  |
| SETUP LOCK/UNLOCK                | These transaction codes limit a user's ability to<br>change the existing setup data, even if they are<br>allowed access to the form, by restricting access to<br>the Lock/ Unlock Record icon on the system tool<br>bar.                 |
| ACCOUNT CONDITION TXN            | These transaction codes control a user's ability to open and close account conditions.   |
| CORRESPONDENCES                  | These transaction codes relate to the system correspondences.  |
| MENU TXN                         | These transaction codes affect the menus within the system.  |
| REPORTS                          | These transaction codes are related to generating the system reports.  |
| SETUP LOCK/UNLOCK                | These transaction codes limit a user's ability to<br>change the existing setup data, even if they are<br>allowed access to the form, by restricting access to<br>the Lock/ Unlock Record icon on the system tool<br>bar.                 |

### Table 2-20 (Cont.) Transaction Super Group

Three sub screens, Parameters, Access Grid, and Products, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

## Note:

The Software recommends that you restrict the access to the seed data once you are in production.

### To set up the Transaction Codes

- 1. Click Setup > Setup > Administration > System > Transaction Codes. The system displays the Transaction Codes screen.
- 2. In **Transaction Super Group** section, you can view the following information.

| DashBoard                           | 16 | Transaction Codes $\times$            |  |                 |                  |          |                          |         |                |              |                  |              | ×     |     |
|-------------------------------------|----|---------------------------------------|--|-----------------|------------------|----------|--------------------------|---------|----------------|--------------|------------------|--------------|-------|-----|
| Origination                         |    | Transaction Super Gr                  | oup  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Servicing                           |    |                                       | Freeze D   | etach 🚽 Wrap    | ଜନ               |          |                          |         |                |              |                  |              |       |     |
| Collections                         |    | Super Group                           | and the section of th | des mos         | NUL              |          |                          |         |                |              |                  |              |       |     |
| WFP                                 |    | ACCOUNT MONETARY TXN                  | d  |                 |                  |          |                          |         |                |              |                  |              |       | Í,  |
| Tools                               |    | ACCOUNT NON MONETARY                  | Y TXN  |                 |                  |          |                          |         |                |              |                  |              |       | ,   |
| etup                                |    | AMORTIZATION TXN                      |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Setup                               |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| 4 Administration                    |    | Transaction Codes                     |  |                 |                  |          |                          |         |                | 👍 Add        | / Edit           | View         | Auc   | jit |
| ⊿ System                            |    | View 🕶 Format 👻 🔛                     | Freeze 🛃 D   | etach 🚽 Wrap    | 612              |          |                          |         |                |              |                  |              |       |     |
| System Parameter<br>Lookups         |    | Txn Code                              | Description  | Group           | Action           | Monetary | System Defined<br>Yes/No | Enabled | Txn/Bal Type   | 4            | Statement Txn Ty | /pe          | Batch | ,   |
| User Defined Tables<br>Audit Tables | 11 | EADV                                  | ESCROW ADVANCE   | ESCROW          | POST             | Y        | 🔘 Yes 🔍 No               | Y       | ESCROW ADVANCE | E            | SCROW ADVAN      | Œ            | N     | 1   |
| User Defined Defaults               |    | EADV_ADJ_MINUS                        | ADJUSTMENT TO  | ESCROW          | ADJUST MINUS     | Y        | Ves No                   | Y       | ESCROW ADVANCE | J            | ADJUSTMENT TO    | ESCROW       | N     |     |
| Transaction Codes                   |    | EADV_ADJ_MINUS_REV                    | REVERSE ADJUST   | ESCROW          | REVERSE          | Y        | Ves No                   | Y       | ESCROW ADVANCE | F            | REVERSE ADJUST   | MENT TO      | N     |     |
| Data Files<br>Dedupe                |    | EADV_ADJ_PLUS                         | ADJUSTMENT TO  | ESCROW          | ADJUST PLUS      | Y        | Ves No                   | Y       | ESCROW ADVANCE | 1            | ADJUSTMENT TO    | ESCROW       | N     |     |
| Securitization                      |    | EADV_ADJ_PLUS_REV                     | REVERSE ADJUST   | ESCROW          | REVERSE          | Y        | Ves No                   |         | ESCROW ADVANCE | F            | REVERSE ADJUST   | MENT TO      | N     |     |
| Events                              |    | EADV_BILL                             | ESCROW ADVANC  | . ESCROW        | BILL             | Y        | Ves No                   |         | ESCROW ADVANCE | E            | SCROW ADVAN      | CE BILLED    | N     |     |
| Batch Jobs                          |    | EADV_BILL_REV                         | REVERSE ESCRO  | ESCROW          | REVERSE          | Y        | Yes No                   |         | ESCROW ADVANCE |              | REVERSE ESCRO    |              | . N   |     |
| Producer Cycles                     |    | EADV_CHGOFF                           | CHGOFF ESCROW  | ESCROW          | CHARGE OFF/WRITE | Y        | Ves No                   | Y       | ESCROW ADVANCE | (            | CHGOFF ESCROW    | ADVANCE      | N     |     |
| Vendors<br>Collection Cycles        |    | <                                     |  |                 |                  |          |                          |         |                |              |                  |              | >     |     |
| Reports                             |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Error Messages                      |    | Parameters Access Grid                | Products   |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Translations<br>4 User              |    |                                       |  |                 |                  |          |                          |         |                | 0            |                  |              |       |     |
| Organization                        |    | Transaction Parame                    |  |                 |                  |          |                          |         |                | Add          | / Edit           | View 😵       | Audit | U   |
| Companies                           |    | View 🔻 Format 👻                       | Freeze   | Detach 🛛 🚽 Wraj |                  |          |                          |         |                |              |                  |              |       |     |
| Access                              |    | Parameter code<br>No data to display. |  |                 | Del              | ault     |                          |         | Sort I         | Displayed? Y | 'es/No Red       | quired? Yes/ | No    |     |
| Users                               |    | No data to display.                   |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Credit Bureau<br>Correspondence     |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| General Ledger                      |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Oueues                              |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Printers                            |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Bank Details                        |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Check Details                       |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Standard Payees                     |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Currencies                          |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| Zip Codes                           |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |
| 4 Products                          |    |                                       |  |                 |                  |          |                          |         |                |              |                  |              |       |     |

Figure 2-10 Transaction Super Group

A brief description of the fields is given below:

#### Table 2-21 Transaction Super Group Fields

| Field       | Do this   |
|-------------|---|
| Super Group | Select the Super Group you want to work with in the Transaction Codes screen. |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Transaction Codes** section, perform any of the Basic Operations mentioned in Navigation chapter.



## Figure 2-11 Transaction Codes

|  |                             |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       | 1                         |
|--|-----------------------------|-----------------|---------|-----------------|--------------------------|---------|--------------|----------------|-------------------------------|------------------------|-------|--------------------|-------------------|-------|---------------------------|
| ansaction Super (                        | Group                       |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
| ew 🔻 Format 👻 📓                          | Freeze 🚮 🛙                  | Detach 🛛 🖨 Wrap | 62      |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
| Super Group                              |                             |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
| ACCOUNT MONETARY T<br>ACCOUNT NON MONET. |                             |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
| AMORTIZATION TXN                         |                             |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
|  |                             |                 |         |                 |                          |         |              |                |                               |                        |       |                    |                   |       |                           |
| insaction Codes                          |                             |                 |         |                 |                          |         |              |                |                               | -A                     | . 4   | Edit               |                   |       | A . 10                    |
|  |                             |                 | 50a     |                 |                          |         |              |                |                               | ¶ <b>₽</b> <u>A</u> do | 1 0   | Edit               | ⊻ie               | N S   | <ul> <li>Audit</li> </ul> |
| ew 🔻 Format 👻 📓                          | / Freeze                    | Detach 🚽 Wrap   | 69      |                 | ◯ Yes                    |         |              |                |                               |                        |       |                    |                   |       |                           |
| %ACTIVE%                                 |                             |                 |         |                 | O No                     |         |              |                |                               |                        |       |                    |                   |       |                           |
| Txn Code                                 | Description                 | Group           | Action  | Monetary        | System Defined<br>Yes/No | Enabled | Txn/Bal Type |                | Statement Txn Type            | Batch                  | Manua | I Stateme<br>Print | <sup>ant</sup> GL | Event | Recalc<br>Maste<br>Txns   |
| ACTIVE                                   | ACTIVE                      | STATUS CHANGE   | POST    | Y               | 🔍 Yes 🄍 No               | Y       | NONE         |                | NONE                          | N                      | N     | N                  | N                 | N     | Y                         |
| ACTIVE_REV                               | REVERSE ACTIVE              | STATUS CHANGE   | REVERSE | Y               | 🔵 Yes 🖲 No               | Y       | NONE         |                | NONE                          | N                      | Y     | N                  | N                 | N     | N                         |
| insaction Codes                          |                             |                 |         |                 |                          |         | Ch           | eck box if the | e transaction is a manual tra | nsaction               |       | Save and           | Return            |       | <u>R</u> eturn            |
|  | Txn Code ACTIVE             |                 |         | * System Define | d Yes/No 🔿 Yes           | 🔘 No    |              |                |                               | * Manual               | 2     |                    |                   |       |                           |
| *  | Description ACTIVE          |                 |         | *               | Enabled 🗹                |         |              |                | * Stal                        | tement Print           |       |                    |                   |       |                           |
|  | * Group STATUS C            | HANGE           | ~       | * Txn/          | Bal Type NONE            |         |              | ~              |                               | * GL                   |       |                    |                   |       |                           |
|  |                             |                 | ×       |                 |                          |         |              | -              |                               | * Event                | ✓     |                    |                   |       |                           |
|  | * Action POST<br>* Monetary |                 | *       | * Statement 7   | Ixn Type WONE            |         |              |                |                               | Master Txns            | -     |                    |                   |       |                           |

A brief description of the fields is given below:

| Table 2-22 | Transaction | <b>Codes Fields</b> |
|------------|-------------|---------------------|
|            |             |                     |

| Field                  | Do this   |
|------------------------|---|
| Txn Code               | Specify the transaction code (required).  |
| Description            | Specify the description for the transaction.  |
| Group                  | Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list.   |
| Action                 | Select the action type code for the transaction<br>(what action will take place when the transaction<br>occurs) from the drop-down list.  |
| Monetary               | Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary.  |
| System Defined Yes/ No | Select <b>Yes</b> , if you wish to maintain the transaction code as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified. |
| Enabled                | Check this box to enable the transaction.   |
| Txn/Bal Type           | Select the transaction / balance type affected by the Transaction from the drop-down list.  |
| Statement Txn Type     | Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list.  |
| Batch                  | Check this box to perform the transaction in a batch process.   |

| Field              | Do this  |
|--------------------|--|
| Manual             | Check this box, if the transaction is a manual<br>transaction. If you define a transaction as<br>manual, the system recommends that the<br>transaction that reverses it also be defined as<br>manual.  |
| Stmt Print         | Check this box to print the transaction on customer statements.  |
| GL                 | Check this box, if the transaction is a general ledger transaction.  |
| Event              | On selecting this check box, the particular<br>Monetary/Non-Monetary transaction is<br>considered for triggering of respective Monetary<br>and Nonmonetary transaction posting Event<br>type. The particular Monetary/Non- Monetary<br>transaction is available while defining Event<br>Actions.   |
|                    | For more information, refer to Events (New Framework) section.   |
| Recalc Master Txns | Check this box for system to recalculate and<br>repost consolidated fee at Master Account level.<br>This is done automatically by identifying those<br>monetary transactions which should trigger<br>recalculation of Late Charge, Cycle Based Late<br>Fee and Cycle Based Collection Late Fee at<br>Master Account level when backdated<br>transaction is posted on any Associated Account<br>that is marked for fee consolidation. |
|                    | For more information, refer to <b>Cycle Based Fees</b><br>and <b>Fee Consolidation</b> sections in <b>Contract</b><br>setup screen.  |

#### Table 2-22 (Cont.) Transaction Codes Fields

5. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topic:

Transaction Codes sub screens

# 2.7.1 Transaction Codes sub screens

### Note:

Please contact your System Administrator / Implementation Manager before making any changes in these sub screens.

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products



## 2.7.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

- ITEMIZATION TXN
- AMORTIZATION TXN
- PRODUCER MONETARY TXN
- FUNDING TXN
- ACCOUNT CONDITION TXN
- CORRESPONDENCES
- FEE ASSESSMENTS

### Note:

Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Lending and Leasing.

### To set up the Parameters

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Parameters.
- 2. In the **Transaction Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Table 2-23 Transaction Parameter |
|----------------------------------|
|----------------------------------|

| Field             | Do this  |
|-------------------|--|
| Parameter Code    | Select the parameter code associated with the transaction code, from the drop-down list.   |
| Default           | Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).  |
| Sort              | Specify the sort order for the transaction parameter.  |
| Displayed? Yes/No | Select <b>Yes</b> to display the parameter and <b>No</b> if you do not want to display in current use.   |
| Required? Yes/No  | Select <b>Yes</b> if the parameter is required and <b>No</b> if<br>you do not require the parameter. (You must<br>select Required as empty values are not<br>allowed.) |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.7.1.2 Access Grid

The Access Grid sub screen allows you to control access to each transaction according to user responsibility, account status, and account condition. It allows the administrator to control when



these transactions may be conducted. Normally, you would create or modify the access based on either the user responsibility or account condition. Account status access is left unchanged.

### To set up the Access Grid sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Access Grid.
- In the Transaction User Access Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                  | Do this  |
|------------------------|--|
| Access Type            | Select the access grid function type (ACCOUNT<br>CONDITION AND ACCOUNT STATUS) that is<br>being used to control the creation of the<br>associated transaction, from the drop-down list.  |
| Access Value           | Select the access function grid value from the<br>drop-down list (based on a lookup associated<br>with the Access Type. Multiple entries for each<br>access type may be created as long as each has<br>a different access value).                              |
| Allowed? Yes/No        | Select <b>Yes</b> if the access is allowed and <b>No</b> if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).  |
| System Defined Yes/ No | Select <b>Yes</b> , if you wish to maintain access type<br>as system defined and <b>No</b> , if you do not want to<br>maintain it as system defined. System defined<br>entries cannot be modified. If entry is not system<br>defined, then it can be modified. |

### Table 2-24 Transaction User Access Definition

**3.** Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.7.1.3 Products

The Products sub screen allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

### To set up the Products sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Products.
- In the Transaction Product Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 2-25 Transaction Product Definition

| Field        | Do this   |
|--------------|---|
| Product Type | Select the product type associated with the transaction code from the drop-down list. |



| Field           | Do this  |
|-----------------|--|
| Funding Type    | Select the funding type associated with the transaction code from the drop-down list.  |
| Allowed? Yes/No | Select <b>Yes</b> if the transaction is allowed and <b>No</b> if<br>the transaction is not allowed (indicates whether<br>the current Access Type / Access Value may<br>create the associated transaction). |

### Table 2-25 (Cont.) Transaction Product Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8 Data Files

The Data Files Setup screen organizes information pertaining to the various input/output data files that the system can generate. The system uses the Data Files Setup screen to outline the file layouts of each data file produced/received within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data.

You can change the order in which the fields are displayed in the file.

## Note:

Any addition or removal of a field or change in the data type length requires the Software involvement.

Data Files screen consists of the following two tabs:

- Output tab
- Input tab

## 2.8.1 Output tab

The "Output tab" in the **Data Files screen** allows you to define the structure of output data file through the following sections:

- Data File Definitions
- Record Definitions
- Column Definitions

## 2.8.1.1 Data File Definitions

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data that the file will contain. While new data file definitions may be created they will have no use unless a batch job is also created to populate the data.



### To set up Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Output tab.
- 2. In the **Data Files Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

| Financial Services L  | .endir | ng and Leasin                      | g       |        |  |           |    |  |                                   |   |                 | a vielcome, | AUSTENAS              | 🔻 🍕 Sign 🤉 |  |
|---|--------|------------------------------------|---------|--------|--|-----------|----|--|-----------------------------------|---|-----------------|-------------|-----------------------|------------|--|
| SEARCH MENU   | 66     | Bankruptcy X Data I                | Files × |        |  |           |    |  |                                   |   |                 |             |                       | 6          |  |
|   |        | Output Input                       |         |        |  |           |    |  |                                   |   |                 |             |                       |            |  |
| DashBoard   |        |                                    |         |        |  |           |    |  |                                   |   |                 |             |                       |            |  |
| Origination   |        | Data File Definiti                 |         |        |  |           |    |  |                                   |   | ් Add           |             | 📃 View                | 🖉 Audit    |  |
| Servicing   |        | View  Format                       |         | Freeze | Detach                                 | لې Wrap   | 65 |  |                                   |   |                 |             |                       |            |  |
| Collections   |        | 4                                  |         |        | %BANKO%                                | K0%       |    |  |                                   |   |                 |             |                       |            |  |
|   |        | Name                               |         |        | Description                            |           |    |  | File Name Directory Path          |   |                 |             | System Defined Yes/No |            |  |
| WFP   |        |                                    |         |        |  |           |    |  |                                   | UNDEFINED                                     |                 |             | Yes @                 | No         |  |
| > Tools   |        | BANKO_INTERFAC                     | E       |        | LNX BANKO                              | INTERFACE |    |  | Lnx_banko_output_\$(COMPANY_CODE. | UNDEFINED                                     |                 |             | O Yes @               | No         |  |
| Setup   |        | •                                  |         |        |  |           |    |  |                                   |   |                 |             |                       | ,          |  |
| System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Defaults |        |                                    |         |        | * Name<br>* Description<br>* File Name |           |    |  |                                   | Directory Path<br>Defined Yes/No<br>* Enabled | 🔿 Yes 🖲 No      |             |                       |            |  |
| Transaction Codes<br>Data Files   |        | Record Definitio                   | ns      |        |  |           |    |  |                                   |   | ale Add         | / Edit      | []] View              | √ Audit    |  |
|   |        | View - Format -                    |         | Ereeze | Detach                                 | all Wrap  | 69 |  |                                   |   | 8 mar           | P ====      |                       |            |  |
| Dedupe  |        |                                    |         |        | hand.)                                 | 1 4- 1    |    |  | Record Format                     | Delmiter                                      | Te              | rminator    |                       |            |  |
|   |        | Record Type                        | Desc    |        |  |           |    |  |                                   |   |                 |             |                       |            |  |
| Dedupe  |        | Record Type<br>No data to display. | Desc    | nption |  |           |    |  |                                   |   |                 |             |                       |            |  |
| Dedupe<br>Securitization<br>Events<br>Batch Jobs<br>Producer Cycles<br>Vendors              |        |                                    |         | nption |  |           |    |  |                                   |   | ala Add         | / Edit      | Sew (                 | ✓ Audit    |  |
| Dedupe<br>Securitization<br>Events<br>Batch Jobs<br>Producer Cycles                         |        | No data to display.                | ons     |        | Detach                                 | ط Wrap    | ශ  |  |                                   |   | e∯e <u>A</u> dd |             | <u>V</u> iew          | ≪ Audit    |  |

### Figure 2-12 Data Files Definitions

A brief description of the fields is given below:

## Table 2-26 Data Files Definitions

| Field                 | Do this   |  |  |  |  |
|-----------------------|---|--|--|--|--|
| Name                  | Specify data file type (name of data file definition).  |  |  |  |  |
| Description           | Specify data file description.  |  |  |  |  |
| File Name             | Specify data file name. Prefix used for files<br>generated for this Data File. This is the only field<br>on the Data File Definitions screen that can or<br>should be modified by your Administrator. The<br>generated file name will be in the form of <file<br>NAME&gt;_<company id="">_<branch<br>ID&gt;_<mmddyyyy>_<process id="">.DAT. The<br/>inclusion of _<company id=""> and _<branch<br>ID&gt; depends entirely on the associated batch<br/>process.</branch<br></company></process></mmddyyyy></branch<br></company></file<br> |  |  |  |  |
| Directory Path        | Specify the directory path.   |  |  |  |  |
| System Defined Yes/No | Select <b>Yes</b> , if you wish to maintain the data file<br>definition as system defined and <b>No</b> , if you do<br>not want to maintain it as system defined.<br>System defined entries cannot be modified. If the<br>entry is not system defined, then it can be<br>modified.  |  |  |  |  |
| Enabled               | Check this box to enable the data file definition.  |  |  |  |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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## 2.8.1.2 Record Definitions

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

1. In the **Record Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field         | Do this   |
|---------------|---|
| Record Type   | Specify the type of record being defined.   |
| Description   | Specify record description.   |
| Record Format | Select the format of output data (FIXED, VARIABLE) from the dropdown list.  |
| Delimiter     | Specify the delimiter (column separator used with VARIABLE format).   |
| Terminator    | Select the record terminator code (how the end<br>of each record is indicated within the file<br>CARRIAGE RETURN, LINE FEED, or<br>CARRIAGE RETURN AND LINE FEED) from the<br>drop-down list. |

### Table 2-27 Record Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.8.1.3 Column Definitions

Each record definition is made up of one or more column definitions. These define the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

**1.** In the **Column Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field       | Do this  |
|-------------|--|
| Seq         | Specify the order in which the output data dump will process the column information.   |
| Column Name | Specify name/description of the column (informational only).   |
| Data Type   | Specify the data type. This describes the type of<br>data the column is expected to contain<br>(CHARACTER, DATE, or NUMBER). This effects<br>how the ODD process handles the data, and<br>should not be changed. |

## Table 2-28 Column Definitions



| Field         | Do this  |
|---------------|--|
| Format Mask   | Select the format mask for the column from the<br>drop-down list. For DATE or NUMBER columns,<br>this field defines the output format of the data.<br>For example; Date fields may be entered using<br>the MM/DD/ YYYY format, Number fields may be<br>entered as decimal numbers with varying<br>degrees of precision. Other formats for each data<br>type are available.   |
| Length        | Specify the column length (the maximum number<br>of characters of the output data to be included in<br>the output file). Each output data details column<br>may contain up to 240 characters of data. If the<br>output data details column contains more data<br>than the length value the data will be truncated.<br>For VARIABLE records the length should be set<br>to "-1" or a Delimited file will be created with<br>FIXED LENGTH columns. |
| Data Column   | Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.  |
| Output Column | Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.   |

#### Table 2-28 (Cont.) Column Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC\_BJ\_000\_01) triggered on regular intervals.

The "Input tab" in the **Data Files screen** allows you to define the input data file through the following sections:

- Input Data File Definitions
- Column Definitions
- Configurable Bulk Upload

# 2.8.2.1 Input Data File Definitions

In the Input Data File Definitions section, you can define and maintain the structure of input data file to populate data from external system.

Oracle Financial Services Lending and Leasing also supports bulk upload of data into the system through input file processing for a set of process listed in Setup > Administration > System > Lookups > Lookup Code section.

Lookup Type: INCOMING\_FILE\_TYPE\_CD

Description: INCOMING LOG FILE TYPE CODE



In addition, there is also an option for configurable bulk upload of data in which the input file delimiter is configurable to required value. For more information, refer to Configurable Bulk Upload section.

#### To set up Input Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Input tab.
- 2. In the Input Data Files Definitions section, you can make use of the copy option to copy the Input file definition and corresponding column definitions. To do so, click on the required record in the list, select the target company for which records needs to be created from Company drop-down list and click Create Copy. The following records are copied:
  - ITU\_TXN\_UPLOAD
  - ASSET\_ASE\_UPLOAD
  - ASSET\_ATA\_UPLOAD
  - ASSET\_ATR\_UPLOAD
  - ASSET\_AVL\_UPLOAD
  - CURE\_LTR
  - BKRP\_NEW
  - BKRP\_UPDATE Records for above files are created with External Table Name as External Table Name Company code.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

| File Definitions     |  |   |   |   |   |   |  |  | 🕂 Add 🛛 🥖 Edit   | View  | 🖋 Audit  |
|----------------------|--|---|---|---|---|---|--|--|--|---|--|
| nat 🔻 📑 🔲 Freeze     | 🚮 Detach 🛛 ຝ Wrap  | Con   | npany ALL   | ×   | Create (  | Сору  |  | _  |  | . —   | <u></u>  |
|                      | File Name  |   | Description   | Directory Path  | Delimiter   | R   | ecord Format   | External Table<br>Name   | Company  | Enabled   |  |
| NTS                  | api_acc_111.dat  |   | ACCOUNTS RECORD   | API   | ,   | V   | ARIABLE  | API_ACC_LOAN_E.  | . ALL  | Y   |  |
| NT_ACH_DETAILS       | api_ach_111.dat  |   | ACCOUNT ACH RECORD  | API   | ,   | V.  | ARIABLE  | API_ACH_LOAN_E.  | ALL  | Y   | _  |
| NT_BALANCES          | api_abl_111.dat  |   | ACCOUNT BALANCES REC  | API   | ,   | V   | ARIABLE  | API_ABL_LOAN_EX  | T ALL  | Y   |  |
| NT_BALANCES_AMORTIZE | api_aba_111.dat  |   | ACCOUNT BALANCES AMO  | API   | ,   |   |  | API_ABA_LOAN_E.  | . ALL  | Y   |  |
| NT_BKRP_HISTORY      | api_abh_111.dat  |   | ACCOUNT BANKRUPTCY H  | API   |   | V   | ARIABLE  | API_ABH_LOAN_E.  | ALL  |   |  |
| NT_CONDITIONS        | api_aco_111.dat  |   | ACCOUNT CONDITIONS R  | API   | ,   |   |  | API_ACO_LOAN_E.  | . ALL  |   |  |
| NT_PMT_CHG_SCH       | api_art_111.dat  |   |   |   | ,   |   |  |  |  |   |  |
| NT_RATE_SCHEDULE     |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   | ,   |   |  |  |  |   |  |
| 5                    | api_ase_111.dat  |   | ASSETS RECORD   | API   | 1   | V   | ARIABLE  | API_ASE_LOAN_EX  | T ALL  | Y   |  |
|                      |  |   |   |   |   |   |  | _  |  |   |  |
|                      |  | -   |   |   |   |   |  |  | 🕂 Add 🥖 Edit   | View  | 🖌 Audit  |
|                      |  | 62  |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  | Enabled   | _  |
|                      |  |   |   |   |   |   |  |  |  | Y   | · · · · · ·  |
|                      |  |   |   |   |   |   |  |  |  |   | _  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   |   |   |   |   |  |  |  |   |  |
|                      |  |   | CURRENT   |   |   | CHARACTER   |  |  | 22   | Y   |  |
|                      | TTS     T_ACH_DETAILS     T_ACH_DETAILS     T_BANACES     T_BANACES     T_BANACES     MORTIZE     T_BREP_HISTORY     T_CONDITIONS     T_ACH_DALE     T_PAT_CHG_SCH     T_ACH_DALE     T_REP#_SCHEDALE     T_REP#_SCHEDALE     T_REP#_SCHEDALE     T_CONDITIONS     at      C_GAGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_MAT_MATE_CUR | ITS apl.act.311.det<br>IT_POL_DETAILS apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>IT_SAUARES_AMORTIZE apl.act.311.det<br>IT_SAUARES_AMORTIZE apl.act.311.det<br>IT_SAUARES_AMORTIZE apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311.det<br>apl.act.311 | File Name           ITS         api, arc. 111 dat           ITS         api, arc. 111 dat           IT, DAL, DEFILI         api, arc. 111 dat           IT, DAT, DES, DEEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           api, arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111 | File Name         Description           ITS         epi acc. 111.del         ACCOUNT SECOND           IT AVIL EFTAIL         epi acc. 111.del         ACCOUNT SECOND           IT AVIL AVES         epi acc. 111.del         ACCOUNT EALANCES REC.           IT BANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT BANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANE SCHEDLE         epi abl. 111.del         ACCOUNT EALANCES REC.           IT PARTE SCHEDLLE         epi acr. 111.del         ACCOUNT EAVENTS CL.           epi acr. 111.del         ACCOUNT EAVENTS CL.         epi acr. 111.del           ACCOUNT REPAYNENT SCL.         epi acr. 111.del         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT AGE REC.           CC, AGLIND         ACCOUNT AGE RED DATE         ACCOUNT AGE RED DATE      < | File Name         Description         Directory Path           ITS         epi act_111 det         ACCOUNTS RECORD         API           IT_ANL_DETAILS         epi act_111 det         ACCOUNTS RECORD         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_DMANES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_DMANES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_OMEDIS_SCI         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_ANT_DES_SCI         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_ANT_DES_SCI         epi abi_111 det         ACCOUNT FAIL         API           IT_ANT_DES_DEFDUE         epi abi_111 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         ACCOUNT FAIL | File Name     Description     Derectory Path     Definition       ITS     api act_111.det     ACCOUNTS RECORD     API       T_ANL_DETALS     api_abi_111.det     ACCOUNTS RECORD     API       T_BANAGES_MORTZ     api_abi_111.det     ACCOUNT RANACES REC.     API       T_DMARDES_MORTZ     api_abi_aci_11.det     ACCOUNT RANERWINGTONES     API       T_RANT_SOMEDUL     api_abi_aci_11.det     ACCOUNT RANE RESTRECORD     API       T_RANT_SOMEDUL     api_abi_aci_11.det     ACCOUNT RANE RESTRECORD     API       T_RANT_SOMEDUL     Column Bectry RANE REST | File Name     Description     Directory Path     Delimiter     R       ITS     epi act_111 dat     AccountYS RECORD     API     V       IT_ANL_DETAILS     epi act_111 dat     AccountYS RECORD     API     V       IT_BANACES     epi abl_111 dat     AccountY ExANCES     API     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY ExANCES     API     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_ANT_ORS_SCI     epi abl_111 dat     AccountY FANAMERS PICK     API     V       IT_ANT_ORS_SCI     epi abl_111 dat     AccountY FANA     PI     V       IT_ANT_ORS_SCI     epi abl_11 dat     AccountY FANA     PI     V       IT_ANT_ORS_SCI     epi abl_11 dat     AccountY FANA     AccountY FANA     PI       IT_ANT_OR | File Name         Description         Directory Path         Delimiter         Record Format           ITS         api, acc. 111.det         Accountrs Record         Apr.         Variable         Variable           IT_ANL_DETAIL         api, acc. 111.det         Accountrs Record         Api.         Variable         Variable           IT_ANL_DETAIL         api, acc. 111.det         Accountrs Records         Api.         Variable         Variable           IT_BANAGES_MANDES         api, adv. 111.det         Accountr BuANCES RC API         Variable         Variable           IT_BANAGES_MADULTIONS         api, adv. 111.det         Accountr BuANCES No API         Variable         Variable           IT_DAMICINS_SCH         api, adv. 111.det         Accountr Damistry Town API         Variable         Variable           IT_DAMICINS_SCH         api, adv. 111.det         Accountr Accountr Townes Cown API         Variable         Variable           IT_ANT_DESCHEDUL         api, adv | File Name         Description         Directory Path         Delimiter         Record Format         External Table           ITS         apd.acc.111.det         ACCOUNTS RECORD         API         VARUABLE         API_ACC.LONK E           ITA PAL TEATUS         apd.acc.111.det         ACCOUNT SECOND         API         VARUABLE         API_ACC.LONK E           IT_DAVL TEATUS         apd.abc.111.det         ACCOUNT VARUABLE         API_ACLONK E         API_ACLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT MARKES MPL, API_ANDES         VARUABLE         API_ARLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT ONE TRANSFERCE.         API         VARUABLE         API_ARLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT ONETTIONS API         VARUABLE         API_ARLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT CONTINIENT ON API         VARUABLE         API_ACLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_ACLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_ACO_LONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_AC | File Name     Description     Directory Path     Delimiter     Record Format     External Table     Company       ITS     mark acc 111.dat     ACCOUNTS RECORD     API     / VARUABLE     APL ACC LONK EL     ALL       ITA PAL TETNS     sol add 111.dat     ACCOUNTS RECORD     API     / VARUABLE     APL ACC LONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT RANCES REC.     API     / VARUABLE     APL ACL LONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT BUANCES MORTE     sol add 11.1.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT ANTE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API | File Name         Description         Directory Path         Delimiter         Record Format         External Table<br>Company         Enabled           ITS         web.acc.111.det         ACCOUNT SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           ITA-NL TETUS         web.acc.111.det         ACCOUNT SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           IT_DAVID_FILE         web.acc.111.det         ACCOUNT NATE SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           IT_DAVID_FILE         web.acc.111.det         ACCOUNT BANCES REC.         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         api_abs.111.det         ACCOUNT BANCES REC.         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         api_abs.111.det         ACCOUNT POINTONE         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         ALL         Y         ACCOUNT POINTONE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         ALL         Y         VARIABLE         API_ACL.LONN_E.         ALL         Y |

## Figure 2-13 Input Data File Definitions

| Field               | Do this  |
|---------------------|--|
| Name                | Specify a unique name for the input data file.   |
| File Name           | Specify the data file name with the correct prefix.  |
| Description         | Specify data file description.   |
| Directory Path      | Specify the directory path configured within<br>OFSLL Database server to process the input<br>data file. |
| Delimiter           | Specify the delimiter used to separate column data. (Ex: Comma).   |
| Record Format       | System defaults the record format as<br>VARIABLE.  |
| External Table Name | View the name of external table from which input data is populated.                                      |
| Company             | View the company name selected in external table.  |
| Enabled             | Check this box to enable the input data file definition.   |

#### Table 2-29 Input Data File Definitions

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2.2 Column Definitions

Each input data file definition is made up of one or more column definitions. These define the structure of data to be loaded from external system.

1. In the **Column Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Field              | Do this  |
|--------------------|--|
| Seq                | Specify the order in which the input data dump will process the column information.  |
| Column Name        | Specify name of the column.  |
| Column Description | Specify description of the column.   |
| Data Type          | Select the data type from the drop-down list. The<br>selected data type describes the type of data the<br>column is expected to contain such as<br>INTEGER/DATE/NUMBER/CHARACTER. This<br>effects how the input data file processing handles<br>the data, and should not be changed. |
| Format Mask        | Select the format mask for the column from the drop-down list. The list displays the format depending on the Data Type selected.   |
|                    | For example; Date fields may be entered using<br>the MM/DD/YYYY format, Number fields may be<br>entered as decimal numbers with varying<br>degrees of precision. Other formats for each data<br>type are available.  |

Table 2-30 Column Definitions

| Field   | Do this  |
|---------|--|
| Length  | Specify the column length (the maximum number<br>of characters of the data to be included in the<br>input file)  |
|         | Each input data details column may contain up to<br>240 characters of data. If the output data details<br>column contains more data than the length value<br>the data will be truncated. For VARIABLE<br>records the length should be set to "-1" or a<br>Delimited file will be created with FIXED<br>LENGTH columns. |
| Sort    | Specify the order in which the column definitions<br>are to be sorted for display in the external<br>interface screen (Customer Service > External<br>Interfaces). There can be a maximum of 61<br>column definitions.   |
| Enabled | Default selected. If not, you can check this box to enable the column definition.  |

#### Table 2-30(Cont.) Column Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2.3 Configurable Bulk Upload

In the process of configurable bulk upload of data, the input file delimiter is configurable to required value and data is processed based on the column definitions defined. This option is supported for Transactions and Collateral uploads to create new transactions and asset records in bulk.

For bulk upload of data, the input CSV (comma separated values) file is to be constructed in specific format as defined in Setup > Data Files > Input screen's **Input Data File Definitions** and **Column Definitions** sections.

For example, consider the following Column Definition details:

| Seq | Column Name            | Column<br>Description | Data Type | Length | Sort |
|-----|------------------------|-----------------------|-----------|--------|------|
| 1   | ASE_OPERATI<br>ON_ IND | OPERATION<br>IND      | CHARACTER | 30     | 1    |
| 2   | ASE_NBR                | ASSET<br>NUMBER       | NUMERIC   | 30     | 2    |
| 3   | ASE_REGN_D<br>T        | REGISTRATIO<br>N DATE | DATE      | 30     | 3    |

## Table 2-31 Column Definition Details

If the delimiter in Input Data file definitions is set as ',' (comma), then the csv can be constructed in same format and sequence of column definition as indicated below with each row as one record:

ASE\_OPERATION\_IND,ASE\_NBR,ASE\_REGN\_DT

NEW,20151200010476,12/08/2015

EXISTING,20111300010468,13/10/2011



#### NEW,20101400010812,14/11/2016

The CSV file is to be paced in the directory path/work area which is the base path defined in system parameter - UIX\_INCOMING\_FILE\_PATH (INCOMMING FILE PATH OF APP SERVER) by the system administrator and further appended by the configurable sub folder name such as ITU or ICC. For example: /scratch/work\_area/<domain name>/input/ itu.

Following are the Lookup code maintained in Setup > Administration > System > Lookups > Lookup Code section for respective process type:

#### Table 2-32 Lookup Code

| Process Type            | Lookup Code | Description             |
|-------------------------|-------------|-------------------------|
| Transaction File Upload | ITU         | TRANSACTION UPLOAD      |
| Asset File Upload       | ICC         | INPUT CREATE COLLATERAL |

- For Transaction File Upload, only one csv file can be created with multiple records and on processing, the data is populated into Servicing > Customer Service > Transaction > History > Transactions tab.
- For Asset File Upload, separate csv files are to be created to upload the data into Collateral Management screen's Collateral details, Valuation, Addons/Attributes, and Tracking sections respectively.

On executing the scheduled batch job in SET-IFP, IDDPRC\_BJ\_000\_02 (BULK INPUT DATA INSERTION), the data in csv file is processed and is displayed in Servicing Customer Service > External Interfaces tab. Such data does not need authorization and is directly uploaded on validating the sequence, position, and format.

The status of batch job can be viewed in DashBoard > System Monitor > Batch Jobs screen. The records which resulted in error are listed in the bad file.

# 2.9 Events

In the current version of Oracle Financial Service Lending and Leasing, the Events framework has undergone changes in the processing type from earlier Engine based framework to Entity based framework and OFSLL is enabled to support both old and new type of events processing.

If you have upgraded from an older version of OFSLL, the existing events listed in **Event Types** tab and action types listed in **Event Action Types**' tab will still be functional as intended but cannot be added or modified. Along with these two tabs, the data in **Online** and **Batch** tab are also displayed in read-only mode. However, new events and action types can only be created in **Events** tab.

- For existing events defined in the system, refer to Events (Existing Framework).
- To work with new events framework, refer to Events (New Framework).

This section consists of the following topics:

- Events (Existing Framework)
- Events (New Framework)
- Monitoring JMS Event Actions



# 2.9.1 Events (Existing Framework)

During Origination , when an application moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

## Note:

Only predefined events and actions can be set up on the Events Setup screen. You cannot create new event types or action types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

In the Events screen you can view **trigger events** with associated actions which the system performs during application entry . The fields on this screen are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during application entry.

## Navigating to Events

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Events**.

This section consists of the following topics:

- Event Types
- Event Action Types
- Online
- Batch

# 2.9.1.1 Event Types

- Click Setup > Setup > Administration > System > Events > Line of credit > Events Types.
- 2. In the Event Types tab, you can view the existing events and its details maintained in the system.



## Figure 2-14 Events Setup

| RACLE<br>Financial Services Ler   | iding and Leasin                      | g                                 |              |              | n Welcome                         | e, apkelkar 👻 🧣 | Sign Qut [QA |
|---|---------------------------------------|-----------------------------------|--------------|--------------|-----------------------------------|-----------------|--------------|
| DashBoard   | Events ×                              |                                   |              |              |                                   |                 | ×            |
| > Origination   | Loan Line Lease                       |                                   |              |              |                                   |                 |              |
| > Servicing   |                                       |                                   |              |              |                                   |                 |              |
|   | Event Types Event                     | Action Types Online Batch         |              |              |                                   |                 |              |
| > Collections   | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |                                   |              |              |                                   |                 |              |
| > WFP   | Event Types                           |                                   | -            |              |                                   |                 |              |
| > Tools   | View - Format -                       | 🕞 🔝 Freeze 🚮 Detach 🖓 Wrap        | 62           |              |                                   |                 |              |
| Setup   | Event Type Code                       | Description                       | Process Type | Entity Type  | Engine Type                       | Enabled         | Sys          |
| Setup   | EVE01                                 | ACCOUNT LEVEL BATCH EVENT #01     | BATCH        | ACCOUNTS     | MONETRARY TRANSACTIONS PROCESSING | Y               | 0 •          |
| A Administration  | EVE01                                 | APPLICATION LEVEL BATCH EVENT #01 | BATCH        | APPLICATIONS | CREDIT BUREAU PROCESSING          | Y               |              |
| ⊿ System  | EVE02                                 | ACCOUNT LEVEL BATCH EVENT #02     | BATCH        | ACCOUNTS     | MONETRARY TRANSACTIONS PROCESSING | Y               | 0            |
| System Parameter  | EVE02                                 | APPLICATION LEVEL BATCH EVENT #02 | BATCH        | APPLICATIONS | CORRESPONDENCE                    | Y               | 0            |
| Lookups<br>User Defined Tables  | EVE03                                 | ACCOUNT LEVEL BATCH EVENT #03     | BATCH        | ACCOUNTS     | CONDITION/ASSIGNMENT PROCESSING   | Y               |              |
| Audit Tables  | EVE03<br>EVE04                        | APPLICATION LEVEL BATCH EVENT #03 | BATCH        | APPLICATIONS | APPLICATION STATUS CHANGE         | Y<br>Y          | ۲            |
| User Defined Defaults   |                                       | ACCOUNT LEVEL BATCH EVENT #04     |              | ACCOUNTS     | CONDITION/ASSIGNMENT PROCESSING   | Y               | 0            |
| Transaction Codes 📃   | EVE04                                 | APPLICATION LEVEL BATCH EVENT #04 | BATCH        | APPLICATIONS |                                   | Y               | 0            |
| Data Files  | EVE05                                 | ACCOUNT LEVEL BATCH EVENT #05     | BATCH        | ACCOUNTS     | CONDITION/ASSIGNMENT PROCESSING   |                 |              |
| Dedupe<br>Securitization  | EVE05                                 | APPLICATION LEVEL BATCH EVENT #05 | BATCH        | APPLICATIONS |                                   | Y               | - 0          |
| Producer Cycles<br>Vendors<br>Collection Cycles<br>Reports<br>Error Messages<br>Translations<br>Organization<br>Companies<br>Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details |                                       |                                   |              |              |                                   |                 |              |

A brief description of the fields is given below:

| Table | 2-33 | Event | Types |
|-------|------|-------|-------|
|-------|------|-------|-------|

| Field           | Do this  |
|-----------------|--|
| Event Type Code | View the event type code.  |
| Description     | View the event description.  |
| Process Type    | View the event action processing type (BATCH or ONLINE).   |
| Entity Type     | View the entity type (ACCOUNTS or APPLICATIONS).   |
| Engine Type     | View the engine type (MONETARY<br>TRANSACTIONS PROCESSING, NON-<br>MONETARY TRANSACTION PROCESSING,<br>CONDITION/ASSIGNMENT PROCESSING,<br>APPLICATION STATUS CHANGE, CREDIT<br>BUREAU PROCESSING, LETTERS<br>PROCESSING or CORRESPONDENCE). |
| Enabled         | Y indicates event type is enabled and N indicates disabled.  |
| System Defined  | If <b>Yes</b> indicates that the event type is system defined. If <b>No</b> indicates that the event type is user defined.   |

# 2.9.1.2 Event Action Types

The Event Action Types section is system defined and lists the action codes supported in the system.

1. Click Setup > Setup > Administration > System > Events > Line of credit > Event Action Types.

| DashBoard  | Events ×                                   |                            |              |               |                                     | ×       |
|--|--|----------------------------|--------------|---------------|-------------------------------------|---------|
| Origination  | Loan Line Lease                            |                            |              |               |                                     |         |
| Servicing  | Event Types Event Action Types Online Bate | b                          |              |               |                                     |         |
| Collections  | creating creating of the box               |                            |              |               |                                     |         |
| WFP  | Event Action Types                         |                            |              |               |                                     |         |
|  | View - Format - Preeze Deta                | ch 避 Wrap 🚮                |              |               |                                     |         |
| Tools  | Action Code                                | Description                | Process Type | Entity Type   | Engine Type                         | Enabled |
| tup  | POST_CONDITION_TRANSACTION_ACC_ONLINE      |                            | ONLINE       | ACCOUNTS      | CONDITION/ASSIGNMENT PROCESSING     | Y       |
| Setup 🔺  | POST_MONETARY_TRANSACTION_ACC_ONLINE       | POST MONETARY TRANSACTION  | ONLINE       | ACCOUNTS      | MONETRARY TRANSACTIONS PROCESSING   | Y       |
| 4 Administration   | POST NON MONETARY TRANSACTION ACC ON.      |                            | ONLINE       | ACCOUNTS      | NON-MONETRAY TRANSACTION PROCESSING | Y       |
| ✓ System<br>System Parameter   | SEND_CRB_REQ_ACC_ONLINE                    | SEND CREDIT BUREAU REQUEST | ONLINE       | ACCOUNTS      | CREDIT BUREAU PROCESSING            | Y       |
| Lookups  | SEND_CRB_REQ_APP_ONLINE                    | SEND CREDIT BUREAU REQUEST | ONLINE       | APPLICATIONS  | CREDIT BUREAU PROCESSING            | Y       |
| User Defined Tables  | SEND_LETTER_ACC_BATCH                      | SEND LETTER                | BATCH        | ACCOUNTS      | LETTERS PROCESSING                  | Y       |
| Audit Tables   | SEND_LETTER_ACC_ONLINE                     | SEND LETTER                | ONLINE       | ACCOUNTS      | LETTERS PROCESSING                  | Y       |
| User Defined Defaults  | SEND LETTER APP BATCH                      | SEND LETTER                | BATCH        | APPLICATIONS  | LETTERS PROCESSING                  | Y       |
| Transaction Codes 📃  | SEND LETTER APP ONLINE                     | SEND LETTER                | ONLINE       | APPLICATIONS  | LETTERS PROCESSING                  | Y       |
| Data Files<br>Dedupe   | <  | III III                    | OTETTE       | 741 220112010 | LETTER THOULD STATE                 |         |
| Events<br>Bath Jobs<br>Producer Cycles<br>Vendors<br>Callection Cycles<br>Reports<br>Error Messages<br>Translations<br>d User<br>Corpanization<br>Corpanization<br>Corpanies<br>Access<br>Users<br>Credit fureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers | k¢.  |                            |              |               |                                     |         |

Figure 2-15 Events Action Setup

A brief description of the fields is given below:

#### Table 2-34 Event Action Types

| Field          | Do this  |
|----------------|--|
| Action Code    | View the action code.  |
| Description    | View the action description.   |
| Process Type   | View the event action processing type (BATCH or ONLINE).   |
| Entity Type    | View the entity type.  |
| Engine Type    | View the engine type.  |
| Enabled        | Y indicates event action type is enabled and N indicates disabled.   |
| System Defined | If <b>Yes</b> indicates that the event action type is system defined. If <b>No</b> indicates that the event action type is user defined. |

# 2.9.1.3 Online

The Online tab allows you to view the online events defined in the system along with the event criteria actions. The system supports the following online events:

**1.** The system processes the event's actions during:



- CHG OFF Reversal
- Paid Off Reversal
- BKRP is closed
- BKRP Is Opened
- When Queue is Closed
- When status/ Sub status changed to Approved- Rehashed
- Account condition SCHG is closed
- Account condition SCHG is Opened
- Change in application status / sub status to APPROVED REHASHING

The events that can be performed online after each of the events listed above are as follows:

- Generate correspondence for an application
- Send a credit bureau request for an application.

## To view Online Event

Click Setup > Setup > Administration > System > Events >Line of credit > Online.

| DashBoard                       | Events ×                          |                           |                     |                |           |                    |         | ×  |
|---------------------------------|-----------------------------------|---------------------------|---------------------|----------------|-----------|--------------------|---------|----|
| > Origination                   | Loan Line Lease                   |                           |                     |                |           |                    |         |    |
| > Servicing                     | Event Types Event Action Types    | Online Batch              |                     |                |           |                    |         |    |
| > Collections                   |                                   |                           |                     |                |           |                    |         |    |
| > WFP                           | Events                            |                           |                     |                |           |                    |         |    |
| > Tools                         | View 🕶 Format 👻 🔛                 | Freeze 🔂 Detach 🛛 🖓 Wrap  | 62                  |                |           |                    |         |    |
| Setup                           | Event Code                        | Event Type                |                     |                | Frequency | Synchron           |         | ed |
| Setup                           | TEST2                             |                           |                     |                | DAILY     | N                  | N       |    |
| Administration     System       | Ľ\$                               |                           |                     |                |           |                    |         |    |
| System Parameter                | Event Criteria                    |                           |                     |                |           |                    |         |    |
| Lookups<br>User Defined Tables  |                                   | Freeze 🔛 Detach 🛛 🖓 Wrap  | 🔂 🔗 Check Criteria  |                |           |                    |         |    |
| Audit Tables                    | Query Name<br>No data to display. | Description               |                     |                |           |                    | Enabled |    |
| User Defined Defaults           | No data to display.               |                           |                     |                |           |                    |         |    |
| Transaction Codes<br>Data Files | Criteria Details Action           |                           |                     |                |           |                    |         |    |
| Dedupe                          |                                   |                           |                     |                |           |                    |         |    |
| Securitization                  | Criteria                          |                           |                     |                |           |                    |         |    |
| Events<br>Batch Jobs            | View 🕶 Format 👻 📑                 | 🗌 Freeze 🔛 Detach 🛛 🚚 Wra | e 🚱 qu              |                |           |                    |         |    |
| Producer Cycles                 | Seq (                             | Parameter                 | Comparison Operator | Criteria Value | )         | Logical Expression | Enabled |    |
| Vendors                         | No data to display.               |                           |                     |                |           |                    |         |    |
| Collection Cycles<br>Reports    |                                   |                           |                     |                |           |                    |         |    |
| Error Messages                  |                                   |                           |                     |                |           |                    |         |    |
| Translations                    |                                   |                           |                     |                |           |                    |         |    |
| ⊿ User                          |                                   |                           |                     |                |           |                    |         |    |
| Organization                    |                                   |                           |                     |                |           |                    |         |    |
| Companies<br>Access             |                                   |                           |                     |                |           |                    |         |    |
| Users                           |                                   |                           |                     |                |           |                    |         |    |
| Credit Bureau                   |                                   |                           |                     |                |           |                    |         |    |
| Correspondence                  |                                   |                           |                     |                |           |                    |         |    |
| General Ledger                  |                                   |                           |                     |                |           |                    |         |    |
| Queues                          |                                   |                           |                     |                |           |                    |         |    |
| Printers                        |                                   |                           |                     |                |           |                    |         |    |
| Bank Details                    |                                   |                           |                     |                |           |                    |         |    |
| Check Details                   |                                   |                           |                     |                |           |                    |         |    |
| Standard Payees                 |                                   |                           |                     |                |           |                    |         |    |

#### Figure 2-16 Online Setup



| Field       | Do this  |
|-------------|--|
| Event Code  | View the event code.   |
| Event Type  | View the event type.   |
| Synchronous | <b>S</b> indicates that the event is synchronous (i.e. any failure in triggering the event will fail to trigger the entire transaction). If <b>A</b> indicates that the event is asynchronous (i.e. any failure in the event will not affect the transaction, which will be successfully completed). |
| Enabled     | Y indicates event type is enabled and N indicates disabled.  |

The **Event Criteria** section allows you to view the query defined for an event.

A brief description of the fields is given below:

Table 2-36 Event Criteria

| Field       | Do this   |
|-------------|---|
| Query Name  | View the query name.  |
| Description | View the query description.                                     |
| Enabled     | Y indicates event criteria is enabled and N indicates disabled. |

## **Criteria Details**

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

| Do this                                       |
|---|
| View sequence number.                         |
| Indicates opening bracket.                    |
| View the parameter selected for the criteria. |
|   |



## Table 2-37 (Cont.) Criteria Details

| Field               | Do this   |
|---------------------|---|
| Comparison Operator | View the comparison operator selected for the criteria.                   |
| Criteria Value      | View the criteria value.  |
| )                   | Indicates closing bracket.  |
| Logical Expression  | View the logical operator selected for the criteria.                      |
| Enabled             | Y indicates event selection criteria is enabled and N indicates disabled. |

#### Actions

In the Actions sub tab, you can view the actions that the system performs when event is triggered. There can be more than one event action for a particular event and the Seq field defines the order in which the event action should occur.

A brief description of the fields is given below:

## Table 2-38 Actions

| Field       | Do this   |
|-------------|---|
| Description | View the event action description.                            |
| Seq         | View sequence number defined for the action.                  |
| Enabled     | Y indicates event action is enabled and N indicates disabled. |

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

## Table 2-39Action Parameters

| Field       | Do this   |  |  |
|-------------|---|--|--|
| Description | View the parameter description.                                       |  |  |
| Value       | View the parameter value.   |  |  |
| Required    | Y indicates action parameter is required and N indicates not-required |  |  |

# 2.9.1.4 Batch

The Batch screen allows you to view the events performed as a batch transaction by the system. The system supports the following predefined batch events for application processing. (These batch events are listed in the Events Types tab):

- APPLICATION LEVEL BATCH EVENT #01
- APPLICATION LEVEL BATCH EVENT #02
- APPLICATION LEVEL BATCH EVENT #03
- APPLICATION LEVEL BATCH EVENT #04
- APPLICATION LEVEL BATCH EVENT #05



- APPLICATION LEVEL BATCH EVENT #06
- APPLICATION LEVEL BATCH EVENT #07
- APPLICATION LEVEL BATCH EVENT #08
- APPLICATION LEVEL BATCH EVENT #09
- APPLICATION LEVEL BATCH EVENT #10

To view the Batch Event

Click Setup > Setup > Administration > System > Events > Line of credit > Batch.

| DashBoard   | Events ×  |                  |                              |          |                             |                |           |                    |              |
|---|---|------------------|------------------------------|----------|-----------------------------|----------------|-----------|--------------------|--------------|
| > Origination   | Loan Line Leas  | e                |                              |          |                             |                |           |                    |              |
| Servicing   | Event Types Eve                                       | ent Action Types | Online Batch                 |          |                             |                |           |                    |              |
| > Collections   | The second second second                              |                  |                              |          |                             |                |           |                    |              |
| > WFP   | Events  |                  |                              |          |                             |                |           |                    |              |
| > Tools   | View - Format   | - 📑 🔟            | Freeze 🛃 Detach              | لي) Wrap | 62                          |                |           |                    |              |
| Setup   | Event Code  |                  | Event Type                   |          |                             |                | Frequency | Synchron           |              |
| Setup   | TEST3   |                  |                              |          |                             |                | DAILY     | N                  | N            |
| A Administration System Parameter Lookups User Defined Tables Audit Tables User Defined Tables User Defined Defaults Transaction Codes Dedupe Securitization Events Batch Jobs Producer Cvdes       | Event Criteri<br>View + Format<br>Query Name<br>TEST3 | • 🗣 🔟            | Freeze Detach<br>Description | Wrap 🔄   | 🙀 🔗 Check Criteria          |                |           |                    | Enabled<br>N |
|   | Criteria Detail<br>Criteria<br>View 	Form             |                  | Freeze Toetad                |          | ତିଥି<br>Comparison Operator | Criteria Value | )         | Logical Expression | Enabled      |
| Vendors<br>Collecton Cycles<br>Reports<br>Error Messages<br>Translations<br>Organization<br>Companies<br>Access<br>Users<br>Carels Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers |   | 0                | PRODUC                       | T CODE   | EQUAL                       | TEST3          |           |                    | Y            |

Figure 2-17 Batch Setup

A brief description of the fields is given below:

Table 2-40 Batch Event

| Field      | Do this   |
|------------|---|
| Event Code | View the event code.  |
| Event Type | View the event type.  |
| Frequency  | View the event frequency.                                   |
| Enabled    | Y indicates event type is enabled and N indicates disabled. |

The **Events Criteria** section allows you to view the query name and event description defined for an event.



## Table 2-41 Events Criteria

| Field       | Do this   |  |  |
|-------------|---|--|--|
| Query Name  | View the query name.  |  |  |
| Description | View the event description                                      |  |  |
| Enabled     | Y indicates event criteria is enabled and N indicates disabled. |  |  |

#### **Criteria Details**

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

| Field               | Do this   |  |
|---------------------|---|--|
| Seq                 | View sequence number.   |  |
| (                   | Indicates opening bracket.  |  |
| Parameter           | View the parameter selected for the criteria.                             |  |
| Comparison Operator | View the comparison operator selected for the criteria.                   |  |
| Criteria Value      | View the criteria value.  |  |
| )                   | Indicates closing bracket.  |  |
| Logical Expression  | View the logical operator selected for the criteria.                      |  |
| Enabled             | Y indicates event selection criteria is enabled and N indicates disabled. |  |

### Table 2-42 Criteria Details

#### Action

In the Actions sub tab, view the actions that the system performs after the event is triggered. There can be more than one event action for a particular event. The Seq field defines the order in which the event action should occur. System supports the following batch event actions:

- Send letter for an application
- Generate correspondence for an application



#### Table 2-43 Action

| Description | View the event action description.                            |
|-------------|---|
| Seq         | View sequence number defined for the action.                  |
| Enabled     | Y indicates event action is enabled and N indicates disabled. |

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

Table 2-44 Action Parameters

| Field Do this |   |  |
|---------------|---|--|
| Description   | View the parameter description.                                       |  |
| Value         | View the parameter value.   |  |
| Required      | Y indicates action parameter is required and N indicates not-required |  |

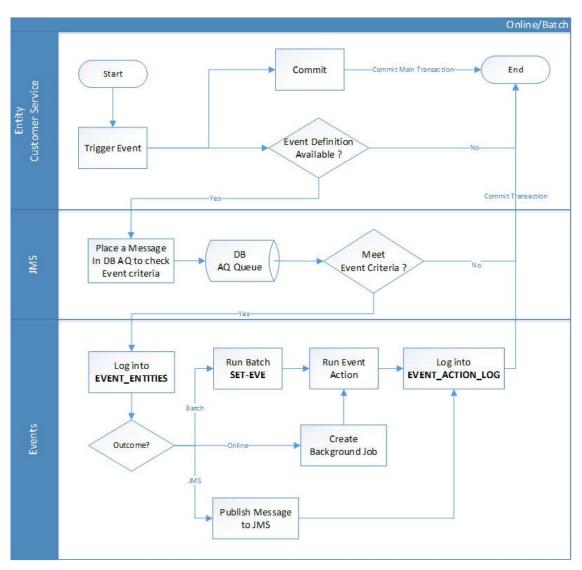
# 2.9.2 Events (New Framework)

Events in OFSLL refers to user/system generated actions on the system such as updating an account condition as delinquent or moving the status of a collateral from **INACTIVE** to **ACTIVE** and so on. Whenever such a type of event occurs some defined action can be performed by the system.

When there is change in entities like Account, Customer and so on by performing an insert/ update operation on the base table, system can trigger a defined event with an associated event action to expose the same for third-party applications through JMS message or perform OFSLL actions like posting Comment/Call Activity and so on.

The Events tab serves as a common framework for Line module. In a single flow you can define **events** with associated actions for entities like Account, Customer and so on with the type of processing mode as either Online or Batch mode. Further, you can define one or more event criteria as a trigger when the corresponding event occurs. For each defined criteria you can define the available event action and associated action parameter(s) to initiate corresponding action in external / internal system.





As per the above workflow:

- During Servicing stage, when an event is triggered, the main transaction is committed and a new parallel transaction is created to check if there is an event definition available.
- If there is an event definition available, system places an AQ (Advanced Queueing) message in database to check for any matching event criteria. There can be one or more criteria for an event in database which is further evaluated to get the matching criteria. On identifying a matching criteria, the defined event with criteria is logged into event entities.
- Based on the Event Type, system executes the associated Event Actions.
  - If the event is configured to Batch mode, the event action is performed when the following batch jobs - EVEPRC\_BJ\_100\_01 (BATCH EVENTS PROCESSING for the Entities Account/Application/Assets) and/or EVEPRC\_BJ\_100\_03 (BATCH EVENTS PROCESSING for the Entities Customer/Business/Vendors/Producers) is executed.
  - If the event is configured to Online mode, system performs the corresponding actions immediately.

If the Event Action is defined as JMS, a json message is generated with the below format. You can configure additional details into the message by using response User Defined Tables. The data added in this table will be represented in Custom Block as illustrated in the example below.

### Figure 2-19 Events\_Json\_ format

```
ł
                   "EventDetail": {
    "EventID": 8535,
    "EventType": "ACC_CREATE",
    "EventMessage": "ACO CREATE ACCOUNT LINE",
    "EntityNbr": "201XXXXXX9",
    "EventStartDt": "2019-04-05T02:48:35",
    "EventProcessedDt": "2019-04-05T02:48:35",
    "Custom": [
                      {
                             "CustomTabName": "User Defined Table 1",
                             "DateData" : [{
"KeyName": "CreationDate",
"KeyValue": "2017-12-18T00:00:00"
                            }],
"NumberData" : [{
    "KeyName": "BusinessPhoneNumber",
    "KeyValue": 1234567890
                            }],
"StringData" : [{
    "KeyName": "OrgName",
    "KeyValue": "Oracle"
                      },
                             "CustomTabName": "User Defined Table 2",
                             "DateData" : [{

"KeyName": "CreationDate",

"KeyValue": "2017-12-18T00:00:00"
                             }],
"NumberData" : [{
    "KeyName": "BusinessPhoneNumber",
    "KeyName": 1234567890
                            }],
"StringData" : [{
    "KeyName": "OrgName",
    "KeyValue": "Oracle"
                      }]
}
```

The following table indicates parameters available for JMS action type definition.

| Parameter    | Description  | Display |
|--------------|--|---------|
| EVENTID      | System Generated Sequence                                | N       |
| EVENTTYPE    | Lookup Code of Event Type<br>Code                        | Ν       |
| EVENTMESSAGE | User entered event action message                        | Y       |
| ENTITYNBR    | Entity Number. For example,<br>Account / Customer Number | Ν       |

#### Table 2-45 JMS action type definition



| Parameter        | Description                    | Display |
|------------------|--------------------------------|---------|
| EVENTSTARTDATE   | Event Generation Date and Time | Ν       |
| EVENTPROCESSDATE | Event Process Date and Time    | Ν       |
|                  |                                |         |

#### Table 2-45 (Cont.) JMS action type definition

## Note:

The parameter marked as **Y** in Display column are only available in event action screen for user configuration. Other parameters are system defined and will be part of every event.

- For each Event Action, there is a User Defined Table maintained in the system and the same is configurable. There is also User Defined Table maintained based on Response Parameters and the response fields can be used to configure Entity Key, Non-Key and Data columns for custom block of json message. Following combination of Event to UDT mapping are maintained in the system:
  - Entity Type | Event | Criteria UDT Type
  - Entity | Event Action | UDT Type | UDT Response Type

For complete list of the Events and Actions mapping maintained in the table event\_action\_type\_mapping, refer to the reference below: https://docs.oracle.com/cd/ F40454\_01/pdf/refdocs/Events\_UDT\_Mapping.pdf

#### Navigating to Events

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > System > Events > Events** tab.

#### To define an Event

1. Click Setup > Setup > Administration > System > Events > Events tab.

| vents<br>→ Add / Lots<br>→ Add / Lots  | : View 🗸 Audit  |
|--|-----------------|
|  |                 |
|  |                 |
|  |                 |
| Description Entity Type Event Type   | Processing Type |
| CUST ADDR UPDATE CUSTOMERS EVENT TO PROCESS ACTIONS WHEN ADDRESS DATA IS UPDATED   | ONLINE          |
| CALL ACTIVITY POST ACCOUNTS EVENT TO PROCESS ACTIONS WHEN NEW NON MONETARY RECORD IS POSTED  | ONLINE          |
| TY CALL ACTIVITY PRODUCERS EVENT TO PROCESS ACTIONS WHEN PRODUCER DATA IS UPDATED  | ONLINE          |
| BATCH SEC ADD ACC POOL BATCH SECURITIZATION EVENT TO PROCESS ACTION WHEN NEW ACCOUNT ADDED TO POOL   | BATCH           |
| ONLINE SEC_ADD_ACC_POOL_ONLINE SECURITIZATION EVENT TO PROCESS ACTION WHEN NEW ACCOUNT ADDED TO POOL   | ONLINE          |
| BATCH SEC_REM_ACC_POOL_BATCH SECURITIZATION EVENT TO PROCESS ACTION WHEN ACCOUNT REMOVED FROM POOL   | BATCH           |
| ONLINE SEC_REM_ACC_POOL_ONLINE SECURITIZATION EVENT TO PROCESS ACTION WHEN ACCOUNT REMOVED FROM POOL   | ONLINE          |
| Trocce Datach of Wrap & Check Criteria   |                 |
|  | Y               |
|  |                 |
|  |                 |
|  |                 |
| 💠 Add 🥒 Edit   | 📃 View 🖌 Audit  |
|  | 🔲 View 🗸 Audit  |
|  | Jiew 🖌 Audit    |
| Image: Freeze     Image: Seq Erabled       Action Code     Seq Erabled       NONE     0 N  | juew ✓ Aµdit    |
| Image: | juew ✔ Aµdit    |
| Image: Freeze     Image: Seq Erabled       Action Code     Seq Erabled       NONE     0 N  | View 🖌 🖋 Audit  |
| Description<br>MILINE CUST ADOR UPDATE ONLINE  | Enabled<br>Y    |

Figure 2-20 Define an Event



A brief description of the fields is given below:

| Table 2-46 | Navigation to Events |
|------------|----------------------|
|------------|----------------------|

| Field           | Do this  |
|-----------------|--|
| Event Code      | Specify the unique event code.   |
| Description     | Specify the event description.   |
| Entity Type     | Select the entity type from the drop-down list.<br>The list is populated based on<br>EVENT_ENTITY_TYPE_CD lookup code.   |
| Event Type      | Select the event identification type for the entity from the dropdown list. The list is populated based on EVENT_TYPE_CD lookup code.  |
| Processing Type | <ul> <li>Specify the processing type as either ONLINE or<br/>BATCH from the drop-down list. The list is<br/>populated based on<br/>EVENT_PROCESS_TYPE_CD lookup code.</li> <li>For Online events, when the event is<br/>triggered corresponding actions are<br/>processed immediately. Here all the event<br/>action executions are asynchronous and<br/>does not impact main transaction.</li> <li>For Batch events, the event is triggered<br/>when the following batch jobs -<br/>EVEPRC_BJ_100_01 (BATCH EVENTS<br/>PROCESSING for the Entities Account/<br/>Application/Assets) and/or<br/>EVEPRC_BJ_100_03 (BATCH EVENTS<br/>PROCESSING for the Entities Customer/<br/>Business/Vendors/Producers) is executed<br/>and actions are processed.</li> </ul> |
| Enabled         | Check this box to activate the event type.   |

- 2. Perform any of the Basic Actions mentioned in Navigation chapter. In the Event Criteria sub tab, you can create a query to an event.
- In the Event Criteria sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field       | Do this                                      |
|-------------|--|
| Query Name  | Specify the unique query name.               |
| Description | Specify the event criteria description.      |
| Enabled     | Check this box to enable the event criteria. |

4. Perform any of the Basic Actions mentioned in Navigation chapter. Criteria Details

The Criteria Details sub tab allows you to define the selection criteria for the event. System uses these criteria to determine which application to include in the event action.

5. In the **Criteria Details sub tab**, perform any of the Basic Operations mentioned in Navigation chapter.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

| Field               | Do this  |
|---------------------|--|
| Seq                 | Specify sequence number.                             |
| (                   | Specify the opening bracket.                         |
| Parameter           | Select the parameter from the drop-down list.        |
| Comparison Operator | Select comparison operator from the drop-down list.  |
| Criteria Value      | Specify the criteria value.                          |
| )                   | Specify the closing bracket.                         |
| Logical Expression  | Select the logical operator from the drop-down list. |
| Enabled             | Check this box to enable the criteria details.       |

#### Table 2-48 Criteria Details

# 6. Perform any of the Basic Actions mentioned in Navigation chapter. Actions

In the Actions sub tab, you can define the event action that the system need to perform when the event is triggered. You can define more than one event action for a particular event and use the Seq field to define the order in which the event action should occur.

7. In the Action sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field       | Do this  |
|-------------|--|
| Action Type | Select the action type from the drop-down list.<br>The list is populated based on<br>EVENT_ACTION_TYPE_CD lookup code. |
| Action Code | The action code is displayed as <b>None</b> by default.  |
| Seq         | Specify the sequence number of executing the event action.   |
| Enabled     | Check this box to enable the event action.   |

## Table 2-49 Actions

# 8. Perform any of the Basic Actions mentioned in Navigation chapter. Action Parameters

In the **Action Parameters** sub tab, you can define the action parameters with corresponding values for each event action.



- 9. To define the Action Parameters, in the **Action** sub tab, click Add or Edit. You can also perform any of the Basic Operations mentioned in Navigation chapter.
- **10.** Click **Load Parameters**. The applicable Action Parameters are loaded for update. A brief description of the fields is given below:

| Field       | Do this  |
|-------------|--|
| Description | System auto populate the description from user defined table based on Action code selected.  |
| Value Type  | <ul> <li>Select the value type as one of the following which is to be included during event action execution from the drop-down list. The list is populated based on EVENT_VALUE_TYPE_CODE lookup code.</li> <li>CONSTANT</li> <li>SYSTEM DRIVEN</li> <li>USER INPUT</li> <li>COLUMN VALUE (For this value type, the Action Parameter values are displayed from User Defined Tables based on the Event Type. However, note that if the column value cannot be fetched due to multiple records o if no record exist, then action parameter value is displayed blank/null).</li> </ul> |
|             | Currently the Column Value is configured to refer<br>only Accounts table (Entity Type) and can<br>process the following Event Actions Type:<br>• POST COMMENT<br>• POST MONETARY TRANSACTION<br>• POST NON MONETARY TRANSACTION<br>For SEND CORRESPONDENCE Action Type,<br>there are additional parameters - USER<br>DEFINED ELEMENT and USER DEFINED<br>CONSTANT available in Setup ><br>Correspondence screen to provide input during<br>execution of Event Action. The same is available<br>in Events screen and can be modified before<br>triggering the event action.           |
| Value       | If the Value Type is selected as CONSTANT,<br>specify the required action parameter value.<br>If the Value Type is selected as SYSTEM<br>DRIVEN, you can add the following values for<br>system to derive the parameter values during th<br>execution of the Event.<br>\$GLDATE - GL DATE System Parameter Value<br>\$PAYMENTAMOUNT - Account Monthly<br>Payment Amount<br>\$OUTSTANDINGAMOUNT - Account Total<br>Outstanding Amount<br>\$RATE - Account Rate<br>\$TOTALTERM - Account Total Term<br>\$AVAILABLETERM - Account Available Term  |
| Required    | Y indicates the action parameter is required, els<br>No.   |

### Table 2-50Action Parameters



11. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.9.3 Monitoring JMS Event Actions

You can verify the status of events and event actions on the Monitor Jobs screen of the System Monitor screen.

#### To monitor events

 On the Oracle Financial Services Lending and Leasing home screen, click Dashboard > Dashboard > System Monitor > JMS Queues. The JMS Queues screen displays the Status for all asynchronous events processed in the system.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.

# 2.10 Batch Jobs

**Batch jobs** refer to the back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)
- Batch Jobs
- Batch Jobs Available

# 2.10.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job fails.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

#### Navigating to Batch Jobs:

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > System > Batch Jobs. The Batch Jobs details are further grouped into two tabs:
- Batch Jobs
- Job Holidays

# 2.10.1.1 Batch Jobs

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

**Threading** allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Financial Services Lending and Leasing to complete the job in less time.



You can set up multiple batch jobs within a batch set. In the Batch Job Sets section, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

**CAUTION**: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

For the standard job set please review the Visio document, dbk\_std\_detail\_design\_job\_sets.vsd

#### **Configure Batch Jobs at Company Level**

OFSLL is enabled to process the configured batch jobs at each Company level giving a flexibility to schedule and run batch job or EOD processing at desired time zone. Irrespective of Company or Branch, the batch jobs can be run independently on specific time in scheduler. For more details on configuring the batch job at each company definition level, refer to Appendix - Configuration at Company Level chapter.

#### To setup a Batch job

- 1. Click Setup > Setup > Administration > System > Batch Jobs.
- 2. In the Batch Job Sets section, you can make use of the copy option to copy the whole batch job set at one go with header and detailed records for each company definition. To do so, select the Company from drop-down list and click Create Copy. System copies the batch job sets from the selected Company record to the Company selected from dropdown list. All those batch job set which are not already available in the selected Company are copied.

Note that:

- The **Create Copy** option can be used multiple times.
- The Company drop-down list is displayed based on the User Access defined for the logged-in user.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

|                                |           |                          |                                  |                          |            |            |                |            |             | 2       |
|--------------------------------|-----------|--------------------------|----------------------------------|--------------------------|------------|------------|----------------|------------|-------------|---------|
| Satch Jobs Job Hol             | idays     |                          |                                  |                          |            |            |                |            |             |         |
| Batch Job Sets                 |           |                          |                                  |                          |            |            | - <b>-</b>     | Add 🥖 Edit | t View      | 🖋 Audit |
| View ▼ Format ▼                | Free      | eze 🚮 Detach 📣 Wrap 🔞    | Company ALL                      | Create C                 | Сору       |            |                |            |             | 2       |
| ·                              | Set Code  | Job Set Description      | -                                | Frequency value          | Start Time | Critical   | Enable         | - 4        | Last Run Dt | Next    |
| Company<br>AUS01               | Set Code  | ACCOUNT CREATION         | Frequency<br>DAILY               | Prequency value<br>DAILY | 09:00 AM   | N          | Enable         |            | 08/08/2003  | 09/1 A  |
| AUSUI                          | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 16:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| WBW US                         | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 16:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| WVR USA                        | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 16:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| NL02                           | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 16:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| US01                           | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 09:00 AM   | N          | N              |            | 08/08/2003  | 09/1    |
| UK01                           | SET-AAL   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 15:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| JP04                           | SET-AAI   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 23:00 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| IND                            | SET-AAL   | ACCOUNT CREATION         | DAILY                            | DAILY                    | 19:30 PM   | N          | N              |            | 08/08/2003  | 09/1    |
| WVCAP                          | SET-ACR   | ACCRUALS AND DELINQUENCY | DAILY                            | DAILY                    | 22:30 PM   | Y          | N              |            | 08/07/2003  | 09/1 ~  |
| <                              |           |                          |                                  |                          |            |            |                |            |             | >       |
| Batch Jobs                     | Free      | zze 🚮 Detach 🚽 Wrap 🚯    |                                  |                          |            |            | <b>.</b>       | Add 🥖 Edit | t View      | 🖋 Audit |
| 4                              |           |                          |                                  |                          |            |            |                |            |             |         |
| Seq                            | Job Type  | Job Code                 | Job Description                  | Threads                  |            | nmit Count | Errors Allowed | Weekend    | Holid       | lay     |
|                                | PROCEDURE | AAIPRC_BJ_100_01         | APPLICATION TO ACCOUNT INTERFACE | 1                        | 100        |            | 50             | Y          | Y           |         |
| 1.0000                         | PROCEDURE | TXNACT_BJ_100_01         | ACCOUNT ACTIVATION               | 1                        | 100        |            | 50             | Y          | Y           | >       |
| 2.0000                         |           |                          |                                  |                          |            |            |                |            |             | ,       |
|                                |           |                          |                                  |                          |            |            |                |            |             |         |
| 2.0000<br><                    | ads       |                          |                                  |                          |            |            | - 🛖 /          | Add 🥖 Edit | t 📃 View    | 🛷 Audit |
| 2.0000<br><                    |           | eze 🚮 Detach 📣 Wrap 🙀    |                                  |                          |            |            | <b>+</b> /     | Add 🥖 Edit | t View      | 🖋 Audit |
| 2.0000<br><<br>Batch Job Three |           | vze 🛃 Detach 🔄 Wcan 🛤    |                                  |                          |            |            | - <b>-</b> + / | Add 🥖 Edit | t 📃 View    | A 🔗     |

Figure 2-21 Batch Jobs

| Table 2-51 | Batch job - Setup |
|------------|-------------------|
|------------|-------------------|

| Field               | Do this   |
|---------------------|---|
| Company             | Select the company from the drop-down list. The<br>list is populated only with those Company<br>Definitions to which you have been provisioned<br>access.                           |
|                     | This company is considered if system is setup to process batch jobs at Company level. For more information, refer to <b>Appendix - Company Level GL Date Configuration</b> section. |
| Set Code            | Specify the code for the batch job set.   |
| Job Set Description | Specify the description for the batch job set.  |
| Frequency           | Select the frequency at which the job set is to be executed from the drop-down list.  |
| Frequency Value     | Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected.   |
| Start Time          | Specify the start time for the job set.   |
| Critical            | Check this box to set job as critical. A <b>critical</b> job<br>is one that prevents the General Ledger (GL)<br>post date from rolling forward, should the job fail.                |
| Enabled             | Check this box to enable the job set.   |
| Last Run Dt         | The system displays the last run date of the job set.   |
| Next Run Dt         | Specify the next run date for job set. You can select the data from adjoining calendar icon.  |
| Parent              | Select the parent job set from drop-down list.  |



| Field      | Do this   |
|------------|---|
| Dependency | Select the type of dependency on the parent<br>from drop-down list. |

#### Table 2-51 (Cont.) Batch job - Setup

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Batch Job** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field           | Do this   |
|-----------------|---|
| Seq             | Specify the batch job sequence number.  |
|                 | <b>Note:</b> Within a job set, jobs are executed sequentially based on the sequence number assigned.  |
| Job Type        | Select the batch job request type from the drop-<br>down list.  |
| Job Code        | Specify the batch job request code.   |
| Job Description | Specify the batch job description.  |
| Threads         | The system displays the number of threads used by the job.  |
| Commit Count    | Specify the number of rows after which auto-<br>commit is triggered.                                  |
| Errors Allowed  | Specify the number of errors allowed.   |
| Weekend         | Check this box to perform batch jobs on weekend.  |
| Holiday         | Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.) |
| Enabled         | Check this box to enable the batch job.   |
| Parent          | Select the parent batch job from the drop-down list.  |
| Dependency      | Select the dependency clause of the batch job from the drop-down list.                                |
| Command         | Specify the command line for the job (required).  |
| RollbackSegment | If you choose, use this field to specify the  |

Table 2-52 Batch Job - Navigation

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Batch Job Thread section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

#### Table 2-53Batch Job Thread

| Field  | Do this                     |
|--------|-----------------------------|
| Thread | Specify the name of thread. |

rollback segment for job.



| Field   | Do this  |
|---------|--|
| Trace   | Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace. |
| Enabled | Check this box to enable the thread.   |

## Table 2-53 (Cont.) Batch Job Thread

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.10.1.2 Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section.

#### To define job holidays

- 1. Click Setup > Setup > Administration > System > Batch Jobs > Job Holidays.
- 2. In the **Job Holidays** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

| ch Jobs           |                       |                 |                                      |
|-------------------|-----------------------|-----------------|--------------------------------------|
| tch Jobs Job Holi | idays                 |                 |                                      |
| ob Holidays       |                       |                 | 🚽 Add 🥒 Edit 📃 View 🛷 A              |
| View • Format •   | 📑 🔲 Freeze 🚮 Detach 🧔 | Wrap 🚱          |                                      |
| Holiday Dt        | Description           |                 | Company Enabled                      |
| 06/13/2020        | QUEENS BIRTHDAY       |                 | UK01 Y                               |
| 06/13/2020        | QUEENS BIRTH DAY      |                 | AUS01 Y                              |
| 12/25/2002        | CHRISTMAS             |                 | ALL Y                                |
| 09/21/2002        | THANKS GIVING DAY     |                 | ALL Y                                |
| 07/05/2002        | INDEPENDENCE DAY      |                 | ALL Y                                |
| 12/25/2001        | CHRISTMAS             |                 | ALL Y                                |
| 09/22/2001        | THANKS GIVING DAY     |                 | ALL Y                                |
| 07/04/2001        | INDEPENDENCE DAY      |                 | ALL Y                                |
| 12/25/2000        | CHRISTMAS             |                 | ALL Y                                |
| ob Holidays       |                       |                 | Save and Stay Save and Return 🛛 🖨 Be |
|                   | Holiday Dt            | 06/13/2020      | * Enabled 🗸                          |
|                   | * Description         | QUEENS BIRTHDAY |                                      |
|                   | * Company             |                 |                                      |
|                   | * Company             | UK01            |                                      |

#### Figure 2-22 Job Holidays

A brief description of the fields is given below:

#### Table 2-54 Job Holidays

| Field       | Do this  |
|-------------|--|
| Holiday Dt  | Specify the date of the job holiday. You can select the date from the adjoining calendar icon. |
| Description | Specify the job holiday description (required).  |



| Field   | Do this  |
|---------|--|
| Company | Select the company from the drop-down list. The<br>list is populated only with those Company<br>Definitions to which you have been provisioned<br>access.                        |
|         | This company is considered if system is setup to process holiday at Company level. For more information, refer to <b>Appendix - Company Level GL Date Configuration</b> section. |
| Enabled | Check this box to enable the holiday.  |

Table 2-54 (Cont.) Job Holidays

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.10.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

| Engine<br>Type | Descripti<br>on                      | Batch<br>Job         | Descripti<br>on                                    | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--------------------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| AAE            | Applicatio<br>n Account<br>Interface | aaiprc_bj_<br>100_01 | APPLICA<br>TION TO<br>ACCOUN<br>T<br>INTERFA<br>CE | No              | Yes       | No             | Common  | This<br>process<br>periodicall<br>y picks up<br>applicatio<br>ns in<br><b>Approved</b><br>-Verified<br>status and<br>creates<br>accounts. |
| ACH            | ACH<br>Accounts                      | acaprc_bj<br>_100_01 | ACCOUN<br>T ACH<br>PROCES<br>SING                  | No              | Yes       | No             | Common  | This<br>process<br>produces<br>the ACH<br>file for the<br>eligible<br>customer<br>payments.   |
| ACH            | ACH<br>Producers                     | acpprc_bj<br>_100_01 | PRODUC<br>ER ACH<br>PROCES<br>SING                 | Yes             | Yes       | No             | Common  | This<br>process<br>produces<br>the ACH<br>file for the<br>eligible<br>producer<br>payments  |

Table 2-55 Batch Jobs Available



| Engine<br>Type | Descripti<br>on   | Batch<br>Job         | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|----------------------|---|-----------------|-----------|----------------|---------|---|
| ACH            | ACH<br>Vendors  | acvprc_bj<br>_100_01 | VENDOR<br>ACH<br>PROCES<br>SING                             | No              | Yes       | No             | Common  | This<br>process<br>produces<br>the ACH<br>file for the<br>eligible<br>vendor<br>payments.                                   |
| ACH            | ACH<br>Producer/<br>Vendors/<br>Customer/<br>Third<br>Party | acxprc_bj<br>_100_01 | ACH<br>Producer/<br>Vendors/<br>Customer/<br>Third<br>Party | Yes             | Yes       | No             | Common  | This<br>process<br>producers<br>the ACH<br>file for the<br>eligible<br>Producer/<br>Vendors/<br>Customer/<br>Third<br>Party |
| AGE            | Aging<br>Applicatio<br>ns                                   | agaapp_b<br>j_100_01 | APPLICA<br>TION<br>AGING<br>PROCES<br>S                     | Yes             | No        | No             | Common  | This<br>process<br>puts<br>applicatio<br>ns into<br>Aged-<br>Applicati<br>on<br>substatus.                                  |
| AGE            | Aging<br>Contracts  | agccon_bj<br>_100_01 | CONTRA<br>CT<br>AGING<br>PROCES<br>S                        | Yes             | No        | No             | Common  | This<br>process<br>puts<br>contracts<br>into<br>Aged-<br>Contract<br>substatus.   |
| ALTPFS         | ALLOTME<br>NT<br>EXTRACT<br>FILE<br>DUMP                    | RC_BJ_1              | BACKUP<br>EFT   | No              | Yes       | No             | Common  | This<br>process<br>creates<br>the<br>Backup<br>EFT file   |
| ALTPFS         | ALLOTME<br>NT<br>EXTRACT<br>FILE<br>DUMP                    | RC_BJ_1              | POSTING<br>ALLOTME<br>NT<br>PAYMENT<br>S                    | No              | Yes       | No             | Common  | This<br>process<br>posts the<br>payments<br>from the<br>allotment<br>file<br>received<br>from the<br>bank                   |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                          | Batch<br>Job                | Descripti<br>on                          | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|-----------------------------|--|-----------------|-----------|----------------|---------|---|
| ALTPFS         | ALLOTME<br>NT<br>EXTRACT<br>FILE<br>DUMP | ALT_BJ_1                    | ALLOTME<br>NT<br>EXTRACT<br>FILE<br>DUMP | No              | Yes       | No             | Common  | This<br>process<br>sends the<br>allotment<br>draft<br>notice to<br>the bank   |
| ALTPFS         | ALLOTME<br>NT<br>EXTRACT<br>FILE<br>DUMP | PFSNSFP<br>RC_BJ_1<br>00_01 | NSF<br>BATCH                             | No              | Yes       | No             | Common  | This<br>process<br>posts the<br>NSF file<br>received<br>from the<br>bank  |
| API            | API<br>Accounts                          | accaai_bj<br>_100_01        | API AAI                                  | No              | Yes       | No             | Common  | This<br>process<br>creates<br>accounts<br>from<br>validated<br>conversio<br>n<br>applicatio<br>ns/<br>contracts         |
| API            | API<br>Accounts                          | accdmp_b<br>j_100_01        | MOVE<br>API_XX<br>TO ITABS               | No              | Yes       | No             | Common  | This<br>process<br>copies<br>data from<br>conversio<br>n API<br>tables to<br>conversio<br>n<br>applicatio<br>ns table   |
| API            | API<br>Accounts                          | accval_bj<br>_111_01        | VALIDATE<br>ITABS<br>(LOAN)              | No              | Yes       | No             | Loan    | This<br>process<br>validate<br>all<br>conversio<br>n<br>applicatio<br>ns loan<br>accounts<br>by<br>running<br>the edits |

| Table 2-55 | (Cont.) | ) Batch | Jobs | Available |
|------------|---------|---------|------|-----------|
|            |         | Duton   | 0005 | Available |



| Engine<br>Type | Descripti<br>on | Batch<br>Job             | Descripti<br>on             | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|-----------------|--------------------------|-----------------------------|-----------------|-----------|----------------|---------|--|
| API            | API<br>Accounts | accval_bj<br>_112_01     | VALIDATE<br>ITABS<br>(LINE) | No              | Yes       | No             | Line    | This<br>process<br>validate<br>all<br>conversio<br>n<br>applicatio<br>ns line of<br>credit<br>accounts<br>by<br>running<br>the edits |
| API            | API<br>Accounts | acmprc_<br>bj_100_0<br>1 | LOAD<br>API_COM<br>MENTS    | No              | Yes       | No             | Common  | This<br>process<br>creates<br>account<br>comments<br>from<br>conversio<br>n<br>applicatio<br>ns/<br>contracts                        |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|

| Engine<br>Type | Descripti<br>on | Batch<br>Job             | Descripti<br>on         | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|-----------------|--------------------------|-------------------------|-----------------|-----------|----------------|---------|--|
| ΑPI            | API<br>Accounts | APIDMP_<br>BJ_100_0<br>1 | LOAD API<br>RECORD<br>S | No              | Yes       | Yes            | Common  | This<br>process<br>directly<br>reads<br>data from<br>database<br>folder and<br>using the<br>external<br>tables<br>loads it<br>into API<br>tables for<br>creating<br>accounts.<br>This<br>eliminates<br>the need/<br>depender<br>cy of SQL<br>loader<br>and<br>Control<br>files.<br>Ensure<br>that<br>account<br>data in<br>Input file<br>has same<br>structure<br>as defined<br>in Setup =<br>Data Files<br>> Input<br>definition<br>specificall<br>y for<br>Loan,<br>Line &<br>Lease<br>accounts. |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|

| Engine<br>Type | Descripti<br>on                                 | Batch<br>Job             | Descripti<br>on          | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|---|--------------------------|--------------------------|-----------------|-----------|----------------|---------|--|
| SETAPI2        | ASYNCH<br>RONOUS<br>ACCOUN<br>T<br>CREATIO<br>N | ACXVAL_<br>BJ_100_0<br>1 | VALIDATE<br>IAPP<br>TABS | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used to<br>validate<br>the data<br>from the<br>Account<br>On-<br>Boarding<br>request.<br>This<br>process is<br>the first<br>stage in<br>processin<br>g<br>asynchron<br>ous<br>account<br>creation<br>using<br>Account<br>on-<br>boarding<br>web<br>service<br>and is<br>controlled<br>based on<br>value<br>defined in<br>system<br>parameter<br>-<br>ACCOUN<br>T_PROC<br>ESSING_<br>THRESH<br>OLD. |

Table 2-55 (Cont.) Batch Jobs Available



|         | Descripti<br>on | Batch<br>Job             | Descripti<br>on | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|---------|-----------------|--------------------------|-----------------|-----------------|-----------|----------------|---------|--|
| SETAPI2 |                 | ACXAAI_<br>BJ_100_0<br>1 |                 | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used for<br>asynchron<br>ous<br>accounts<br>creation<br>using<br>Account<br>on-<br>boarding<br>web<br>service.<br>This<br>process is<br>the next<br>stage<br>after<br>successfu<br>I<br>validation<br>of account<br>creation<br>request<br>without<br>any<br>errors.<br>Based on<br>the<br>request<br>and<br>system<br>parameter<br>value in<br>ACCOUN<br>T_PROC<br>ESSING_<br>-<br>THRESH<br>OLD<br>accounts<br>are<br>created in<br>the<br>system<br>with all<br>the details<br>and with<br>Status of<br>account<br>as Active,<br>Error,<br>Void.<br><b>Note:</b><br>These |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|



| Engine<br>Type | Descripti<br>on                      | Batch<br>Job         | Descripti<br>on                              | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--------------------------------------|----------------------|--|-----------------|-----------|----------------|---------|--|
|                |                                      |                      |  |                 |           |                |         | Accounts<br>can have<br>Account<br>Number<br>generated<br>externally<br>or require<br>OFSLL to<br>generate<br>these<br>number. |
| COL            | Appointm<br>ent<br>Cancellati<br>on  | capprc_bj<br>_100_01 | APPPOIN<br>TMENT<br>CANCEL<br>PROCES<br>SING | No              | Yes       | Yes            | Common  | This<br>process<br>cancels<br>all the<br>expired<br>appointm<br>ents.  |
| COL            | Payment<br>Promise<br>Processin<br>g | cppprc_bj<br>_100_01 | BROKEN<br>PROMISE<br>PROCES<br>SING          | No              | Yes       | No             | Common  | This<br>process<br>updates<br>any<br>broken<br>promises<br>as of the<br>run time.  |
| CRB            | Credit<br>Bureau<br>Reporting        | cbuutl_bj_<br>100_01 | CREATE<br>METRO2<br>FILE                     | No              | Yes       | No             | Common  | This<br>process<br>creates<br>the<br>METRO2<br>file for<br>Credit<br>Bureau<br>reporting<br>for the<br>specified<br>date.      |

| Table 2-55 | (Cont. | ) Batch | Jobs | Available |
|------------|--------|---------|------|-----------|
|------------|--------|---------|------|-----------|

| Engine<br>Type | Descripti<br>on                 | Batch<br>Job         | Descripti<br>on                         | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---------------------------------|----------------------|---|-----------------|-----------|----------------|---------|---|
| DOT            | Document<br>Tracking<br>Load    | dolprc_bj_<br>000_01 | ACCOUN<br>T<br>DOCUME<br>NT LOAD        | No              | Yes       | Yes            | Common  | This<br>process<br>reads<br>acct_doc_<br>load<br>directory.<br>Attach the<br>document<br>s to<br>specified<br>accounts<br>and move<br>document<br>s to<br>appropriat<br>e<br>directory  |
| DLX            | Accounts<br>Dialer<br>Exclusion | _BJ_100_             | ACCOUN<br>TS<br>DIALER<br>EXCLUSI<br>ON | No              | Yes       | Yes            | Common  | This<br>process<br>generates<br>a dialer<br>exclusion<br>file with<br>account<br>details<br>and<br>checks if<br>the<br>maintaine<br>d call<br>action<br>result<br>entry is<br>made on<br>any<br>account<br>during the<br>specified<br>time<br>interval. |
| GLP            | GL<br>Interface                 | gliprc_bj_<br>100_01 | GL<br>SUMMAR<br>IZATION                 | No              | Yes       | No             | Common  | This<br>process<br>summariz<br>es GL<br>transactio<br>ns for the<br>day.  |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                              | Batch<br>Job         | Descripti<br>on                       | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--|----------------------|---------------------------------------|-----------------|-----------|----------------|---------|--|
| GOV            | Debt<br>Reporting<br>IRS<br>1099A /<br>1099C | gdraap_bj<br>_100_01 | IRS 1099-<br>A<br>PROCES<br>SING      | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the 1099-<br>A flat file<br>for<br>governme<br>nt<br>reporting.  |
| GOV            | Debt<br>Reporting<br>IRS<br>1099A /<br>1099C | gdrcad_bj<br>_100_01 | IRS 1099-<br>C<br>PROCES<br>SING      | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the 1099-<br>C flat file<br>for<br>governme<br>nt<br>reporting.  |
| GOV            | HMDA<br>Reporting                            | ghrprc_bj<br>_100_01 | IRS<br>HMDA<br>PROCES<br>SING         | Yes             | No        | No             | Common  | This<br>process<br>generates<br>the HMDA<br>flat file for<br>governme<br>nt<br>reporting.  |
| GOV            | Interest<br>Reporting<br>IRS 1098            | girprc_bj_<br>100_01 | IRS 1098<br>PROCES<br>SING            | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the 1098<br>flat file for<br>governme<br>nt<br>reporting.  |
| JOB            | Scheduler                                    | jsctst_bj_<br>000_01 | Scheduler                             | Yes             | Yes       | Yes            | Common  | This<br>process<br>test the<br>job<br>scheduler  |
| LBP            | Lockbox                                      | lbxprc_bj_<br>100_01 | LOAD<br>LOCKBO<br>X<br>PROCES<br>SING | No              | Yes       | No             | Common  | This<br>process<br>loads any<br>lockbox<br>files<br>available.<br>This<br>process<br>can be set<br>to run<br>periodicall<br>y<br>throughou<br>t the day. |

| Table 2-55 | (Cont.) | ) Batch Jobs | Available |
|------------|---------|--------------|-----------|
|------------|---------|--------------|-----------|



| Engine<br>Type | Descripti<br>on        | Batch<br>Job              | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------|---------------------------|---|-----------------|-----------|----------------|---------|---|
| LNT            | Lien<br>Tracking       | OFDPRC<br>_BJ_111_<br>0 3 | OUTPUT<br>LIEN<br>TRACKIN<br>G FOR<br>DATA<br>CHANGE      | No              | Yes       | No             | Common  | This<br>process<br>generates<br>output file<br>with<br>changes<br>in<br>customer<br>informatio<br>n such as<br>Address/<br>Phone<br>no./<br>Borrower/<br>Coborrow<br>er name. |
| LNT            | Lien<br>Tracking       | OFDPRC<br>_BJ_111_<br>0 4 | OUTPUT<br>LIEN<br>TRACKIN<br>G FOR<br>VOID<br>ACCOUN<br>T | No              | Yes       | No             | Common  | This<br>process<br>generates<br>output file<br>for Void<br>Accounts<br>to be sent<br>to dealer<br>track.  |
| LTR            | Collection<br>s Letter | lcolt1_bj_<br>100_01      | GENERA<br>TE FIRST<br>COLLECT<br>ION<br>LETTER            | No              | No        | Yes            | Common  | This<br>process<br>generates<br>the first<br>collection<br>letter for<br>eligible<br>accounts.  |
| LTR            | Collection<br>s Letter | lcolt2_bj_<br>100_01      | GENERA<br>TE<br>SECOND<br>COLLECT<br>ION<br>LETTER        | No              | No        | Yes            | Common  | This<br>process<br>generates<br>the<br>second<br>collection<br>letter for<br>eligible<br>accounts.  |
| LTR            | Collection<br>s Letter | lcolt3_bj_<br>100_01      | GENERA<br>TE THIRD<br>COLLECT<br>ION<br>LETTER            | No              | No        | Yes            | Common  | This<br>process<br>generates<br>the third<br>collection<br>letter for<br>eligible<br>accounts.  |

| Table 2-55 (Cont.) Batch Jobs Available | Table 2-55 | (Cont.) | <b>Batch Job</b> | os Available |
|---|------------|---------|------------------|--------------|
|---|------------|---------|------------------|--------------|



| Engine<br>Type | Descripti<br>on               | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-------------------------------|--------------------------|---|-----------------|-----------|----------------|---------|---|
| LTR            | Customer<br>Service<br>Letter | lcspdf_bj_<br>111_01     | PAID IN<br>FULL<br>LETTER   | No              | Yes       | No             | Loan    | This<br>process<br>generates<br>the paid-<br>in full<br>letter for<br>the<br>relevant<br>accounts.                |
| LTR            | Customer<br>Service<br>Letter | lcspoq_<br>bj_111_0<br>1 | PAYOFF<br>QUOTE<br>LETTER   | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the payoff<br>quote<br>letter for<br>the<br>requested<br>accounts.                |
| LTR            | Customer<br>Service<br>Letter | lcsstm_<br>bj_100_0<br>1 | CUSTOM<br>ER<br>STATEME<br>NT<br>LETTER                                 | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the<br>customer/<br>business<br>statement<br>letter for<br>requested<br>accounts. |
| LTR            | Customer<br>Service<br>Letter | lcswel_bj_<br>111_01     | WELCOM<br>E<br>LETTER   | No              | Yes       | No             | Loan    | This<br>process<br>generates<br>the<br>welcome<br>letter for<br>the newly<br>funded<br>accounts.                  |
| LTR            | Originatio<br>n Letter        | loraco_bj_<br>111_01     | Originatio<br>n Adverse<br>Action<br>Letter<br>(Condition<br>al) (Loan) | Yes             | No        | No             | Loan    | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns.           |

| Table 2-55 | (Cont. | ) Batch | Jobs | Available |
|------------|--------|---------|------|-----------|
|------------|--------|---------|------|-----------|



| Engine<br>Type | Descripti<br>on             | Batch<br>Job         | Descripti<br>on                                       | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-----------------------------|----------------------|---|-----------------|-----------|----------------|---------|---|
| LTR            | Originatio<br>n Letter      | loradv_bj_<br>111_01 | Originatio<br>n Adverse<br>Action<br>Letter<br>(Loan) | Yes             | No        | No             | Loan    | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns. |
| ODD            | Coupon<br>Book<br>Dump File | ocnprc_bj<br>_100_01 | CUSTOM<br>ER<br>COUPON<br>BOOK<br>GENERA<br>TION      | No              | Yes       | No             | Common  | This<br>process<br>generates<br>coupon<br>books, if<br>appropriat<br>e.                                 |
| ODD            | Output<br>Data<br>Dump File | oddprc_bj<br>_000_01 | CREATE<br>OUTPUT<br>DATA<br>DUMP<br>FILES             | Yes             | Yes       | Yes            | Common  | This<br>process<br>creates<br>any<br>defined<br>output<br>data<br>dump files<br>set in the<br>system.   |
| ODD            | Collection<br>s Letter      | olclt1_bj_<br>100_01 | COLLECT<br>ION<br>LETTER<br>1 FILE<br>CREATIO<br>N    | No              | No        | Yes            | Commom  | This<br>process<br>generates<br>the first<br>collection<br>letter for<br>eligible<br>accounts.          |
| ODD            | Collection<br>s Letter      | olclt2_bj_<br>100_01 | COLLECT<br>ION<br>LETTER<br>2 FILE<br>CREATIO<br>N    | No              | No        | Yes            | Common  | This<br>process<br>generates<br>the<br>second<br>collection<br>letter for<br>eligible<br>accounts.      |
| ODD            | Collection<br>s Letter      | olclt3_bj_<br>100_01 | COLLECT<br>ION<br>LETTER<br>3 FILE<br>CREATIO<br>N    | No              | No        | Yes            | Common  | This<br>process<br>generates<br>the third<br>collection<br>letter for<br>eligible<br>accounts.          |

| Table 2-55 (Co | nt.) Batch | Jobs A | vailable |
|----------------|------------|--------|----------|
|----------------|------------|--------|----------|

| Engine<br>Type | Descripti<br>on               | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-------------------------------|--------------------------|--|-----------------|-----------|----------------|---------|---|
| ODD            | Originatio<br>n Letter        | oloaco_<br>bj_100_0<br>1 | ADVERS<br>E<br>ACTION<br>CONDITI<br>ONAL<br>LETTER<br>FILE<br>CREATIO<br>N | Yes             | No        | No             | Common  | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns. |
| ODD            | Originatio<br>n Letter        | oloadv_<br>bj_100_0<br>1 | ADVERS<br>E<br>ACTION<br>LETTER<br>FILE<br>CREATIO<br>N                    | Yes             | No        | No             | Common  | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns. |
| ODD            | Customer<br>Service<br>Letter | olspdf_bj_<br>100_01     | PAID IN<br>FULL<br>FILE<br>CREATIO<br>N                                    | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the paid-<br>in full<br>letter for<br>the<br>relevant<br>accounts.      |
| ODD            | Customer<br>Service<br>Letter | olspoq_<br>bj_100_0<br>1 | PAY OFF<br>QUOTE<br>FILE<br>CREATIO<br>N                                   | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the payoff<br>quote<br>letter for<br>the<br>requested<br>accounts.      |
| ODD            | Customer<br>Service<br>Letter | olswel_<br>bj_100_0<br>1 | WELCOM<br>E<br>LETTER<br>FILE<br>CREATIO<br>N                              | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the<br>welcome<br>letter for<br>the newly<br>funded<br>accounts.        |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|
|            |                              |



| Engine<br>Type | Descripti<br>on                        | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|----------------------|--|-----------------|-----------|----------------|---------|---|
| ODD            | Producer<br>Statement<br>Dump File     | opsprc_bj<br>_100_01 | DEALER<br>STATEME<br>NTS<br>GENERA<br>TION                           | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the<br>dealer/<br>producer<br>statement<br>s at the<br>specified<br>frequency.    |
| ODD            | Customer<br>Statement<br>Dump File     | ostprc_bj_<br>100_01 | CUSTOM<br>ER<br>STATEME<br>NTS<br>GENERA<br>TION                     | No              | Yes       | No             | Common  | This<br>process<br>generates<br>the<br>customer/<br>business<br>statement<br>for eligible<br>accounts.            |
| PRQ            | Payable<br>Requistio<br>n<br>Customer  | pcuprc_bj<br>_100_01 | CUSTOM<br>ER<br>REFUND<br>PAYMENT<br>REQUISI<br>TIONS                | No              | Yes       | No             | Common  | This<br>process<br>creates<br>requisition<br>s for<br>customer/<br>business<br>overpaym<br>ent<br>refunds.        |
| PRQ            | Payable<br>Requisitio<br>n<br>Producer | ppores_bj<br>_100_01 | MONTH<br>END<br>DEALER<br>RESERV<br>E<br>PAYMENT<br>REQUISI<br>TIONS | No              | Yes       | No             | Common  | This<br>process<br>creates<br>requisition<br>s for<br>dealer<br>compensa<br>tion<br>payments<br>on month-<br>end. |
| PRQ            | Payable<br>Requisitio<br>n Vendor      | pvnprc_bj<br>_100_01 | VENDOR<br>INVOICE<br>PAYMENT<br>REQUISI<br>TIONS                     | No              | Yes       | No             | Common  | This<br>process<br>creates<br>requisition<br>s for<br>vendor<br>invoice<br>payments.                              |

| Table 2-55 (C | Cont.) Batch | Jobs Available |
|---------------|--------------|----------------|
|---------------|--------------|----------------|



| Engine<br>Type | Descripti<br>on             | Batch<br>Job         | Descripti<br>on                                       | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-----------------------------|----------------------|---|-----------------|-----------|----------------|---------|---|
| PUR            | Archive<br>Accounts         | pacarc_bj<br>_100_01 | ARCHIVE<br>ACCOUN<br>T DATA<br>TO<br>OTABLES          | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>account<br>data from<br>ACCOUN<br>TS table<br>to<br>OACCOU<br>NTS<br>table.                      |
| PUR            | Archive<br>Accounts         | pacarc_bj<br>_100_02 | ARCHIVE<br>ACCOUN<br>T DATA<br>TO<br>OOTABLE<br>S     | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>account<br>data from<br>OACCOU<br>NTS table<br>to<br>OOACCO<br>UNTS<br>table.                    |
| PUR            | Archive<br>Applicatio<br>ns | paparc_bj<br>_100_01 | ARCHIVE<br>APPLICA<br>TION<br>DATA TO<br>OTABLES      | Yes             | No        | No             | Common  | This<br>process<br>archives<br>applicatio<br>n- related<br>data from<br>APPLICA<br>TIONS to<br>OAPPLIC<br>ATIONS<br>table.      |
| PUR            | Archive<br>Applicatio<br>ns | paparc_bj<br>_100_02 | ARCHIVE<br>APPLICA<br>TION<br>DATA TO<br>OOTABLE<br>S | Yes             | No        | No             | Common  | This<br>process<br>archives<br>applicatio<br>n- related<br>data from<br>OAPPLIC<br>ATIONS<br>to<br>OOAPPLI<br>CATIONS<br>table. |
| PUR            | Archive<br>GL               | pglarc_bj_<br>100_01 | ARCHIVE<br>GL DATA<br>TO<br>OTABLES                   | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>General<br>Ledger<br>data from<br>GL tables<br>to OGL<br>tables.                                 |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                 | Batch<br>Job         | Descripti<br>on                            | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|---------------------------------|----------------------|--|-----------------|-----------|----------------|---------|--|
| PUR            | Archive<br>GL                   | pglarc_bj_<br>100_02 | ARCHIVE<br>GL DATA<br>TO<br>OOTABLE<br>S   | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>General<br>Ledger<br>data from<br>OGL<br>tables to<br>OOGL<br>tables.           |
| PUR            | Purge Job<br>Requests           | pjrjrq_bj_<br>100_01 | Purge Job<br>Requests                      | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>job<br>requests<br>from the<br>system.  |
| PUR            | Purge<br>Output<br>Data<br>Dump | pododh_b<br>j_100_01 | PURGE<br>OUTPUT<br>DATA<br>HEADER<br>S     | No              | Yes       | Yes            | Common  | This<br>process<br>purges<br>Output<br>Data<br>Headers<br>from the<br>system.                                  |
| PUR            | Archive<br>Securitiza<br>tion   | ppaarc_bj<br>_100_01 | ARCHIVE<br>POOL<br>DATA TO<br>OTABLES      | No              | Yes       | No             | Common  | This<br>process<br>archives<br>securitizat<br>ion data<br>from<br>TABLE to<br>correspon<br>ding<br>OTABLE.     |
| PUR            | Archive<br>Securitiza<br>tion   | ppaarc_bj<br>_100_02 | ARCHIVE<br>POOL<br>DATA TO<br>OOTABLE<br>S | No              | Yes       | No             | Common  | This<br>process<br>archives<br>securitizat<br>ion data<br>from<br>OTABLE<br>to<br>correspon<br>ding<br>OOTABLE |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|



| Engine<br>Type | Descripti<br>on              | Batch<br>Job         | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|------------------------------|----------------------|---|-----------------|-----------|----------------|---------|--|
| PUR            | Archive<br>Producers         | pprarc_bj<br>_100_01 | ARCHIVE<br>PRODUC<br>ER DATA<br>TO<br>OTABLES           | Yes             | Yes       | Yes            | Common  | This<br>process<br>archives<br>producer<br>data from<br>PRODUC<br>ERS table<br>to<br>OPRODU<br>CERS<br>table.                      |
| PUR            | Archive<br>Producers         | pprarc_bj<br>_100_02 | ARCHIVE<br>PRODUC<br>ER DATA<br>TO<br>OOTABLE<br>S      | Yes             | Yes       | Yes            | Common  | This<br>process<br>archives<br>producer<br>data from<br>OPRODU<br>CERS<br>table to<br>OOPROD<br>UCERS<br>table.                    |
| PUR            | Archive<br>Producers<br>Txns | ppxarc_bj<br>_100_01 | ARCHIVE<br>PRODUC<br>ER TXNS<br>DATA TO<br>OTABLES      | No              | Yes       | No             | Common  | This<br>process<br>archives<br>producer<br>transactio<br>n data<br>from<br>PRODUC<br>ERS table<br>to<br>OPRODU<br>CERS<br>table.   |
| PUR            | Archive<br>Producers<br>Txns | ppxarc_bj<br>_100_02 | ARCHIVE<br>PRODUC<br>ER TXNS<br>DATA TO<br>OOTABLE<br>S | No              | Yes       | No             | Common  | This<br>process<br>archives<br>producer<br>transactio<br>n data<br>from<br>OPRODU<br>CERS<br>table to<br>OOPROD<br>UCERS<br>table. |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|



| Engine<br>Type | Descripti<br>on                      | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--------------------------------------|--------------------------|--|-----------------|-----------|----------------|---------|--|
| PUR            | Archive<br>Statement<br>s            |                          | ARCHIVE<br>ACCOUN<br>T<br>STATEME<br>NT AND<br>TXNS<br>DATA TO<br>OTABLES      | No              | Yes       | No             | Common  | This<br>process<br>archives<br>account<br>statement<br>and<br>transactio<br>n data<br>from<br>TABLE to<br>correspon<br>ding<br>OTABLE. |
| PUR            | Archive<br>Statement<br>s            |                          | ARCHIVE<br>ACCOUN<br>T<br>STATEME<br>NT AND<br>TXNS<br>DATA TO<br>OOTABLE<br>S | No              | Yes       | No             | Common  | This<br>process<br>archives<br>account<br>statement<br>and<br>transactio<br>n data<br>from<br>OTABLE<br>to<br>OOTABLE                  |
| PUR            | Terminate<br>User                    | ptuusr_<br>bj_100_0<br>1 | Terminate<br>User  | Yes             | Yes       | Yes            | Common  | This<br>process<br>terminate<br>s user<br>satisfying<br>the<br>selection<br>criteria.  |
| PUR            | Archive<br>Txns (To<br>O tables)     | ptxarc_bj_<br>100_01     | ARCHIVE<br>TXNS<br>DATA TO<br>OTABLES  | No              | Yes       | No             | Common  | This<br>process<br>archives<br>data from<br>TXNS<br>table to<br>OTXNS<br>table.  |
| PUR            | Archive<br>Txns (To<br>OO<br>tables) | ptxarc_bj_<br>100_02     | ARCHIVE<br>TXNS<br>DATA TO<br>OOTABLE<br>S                                     | No              | Yes       | No             | Common  | This<br>process<br>archives<br>data from<br>OTXNS<br>table to<br>OOTXNS<br>table.  |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                      | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--------------------------------------|----------------------|--|-----------------|-----------|----------------|---------|--|
| PUR            | Purge<br>User<br>Logins              | pululg_bj_<br>100_01 | Purge<br>User<br>Logins                                    | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>user login<br>data from<br>the<br>system.   |
| PUR            | Archive<br>Vendor<br>Assignme<br>nts | pvaarc_bj<br>_100_01 | ARCHIVE<br>VENDOR<br>ASSIGNM<br>ENTS<br>DATA TO<br>OTABLES | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>vendor<br>assignme<br>nt data<br>from<br>TABLE to<br>OTABLE.<br>The<br>criteria for<br>archival is<br>based on<br>following<br>validation<br>- Work<br>Order<br>Status =<br>Closed /<br>Complete<br>d /<br>Reposses<br>sed +<br>Days<br>mentione<br>d in<br>system<br>parameter<br><b>PVA_AR</b><br><b>CHIVE</b><br><b>DAYS</b> . |

| Engine<br>Type | Descripti<br>on               | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|-------------------------------|----------------------|--|-----------------|-----------|----------------|---------|--|
| PUR            | Archive<br>Vendor<br>Invoices | pviarc_bj_<br>100_01 | ARCHIVE<br>VENDOR<br>INVOICE<br>S DATA<br>TO<br>OTABLES      | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>vendor<br>invoice<br>data from<br>TABLEs<br>to<br>OTABLEs.<br>The<br>criteria for<br>archival is<br>based on<br>following<br>validation<br>- Invoice<br>Status =<br><b>Close</b> +<br>Days<br>mentione<br>d in<br>system<br>parameter<br><b>PVI_ARC</b><br><b>HIVE</b><br><b>DAYS</b> . |
| PUR            | Archive<br>Vendor<br>Invoices | pviarc_bj_<br>100_02 | ARCHIVE<br>VENDOR<br>INVOICE<br>S DATA<br>TO<br>OOTABLE<br>S | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>vendor<br>invoice<br>data from<br>OTABLEs<br>to<br>OOTABLE<br>s based<br>on the<br>days<br>mentione<br>d in<br>system<br>parameter<br><b>PVI_OAR</b><br><b>CHIVE_</b><br><b>DAYS</b> .  |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|

| Engine<br>Type | Descripti<br>on    | Batch<br>Job         | Descripti<br>on                                   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--------------------|----------------------|---|-----------------|-----------|----------------|---------|--|
| PUR            | Archive<br>Vendors | pvearc_bj<br>_100_01 | ARCHIVE<br>VENDOR<br>S DATA<br>TO<br>OTABLES      | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>vendor<br>invoice<br>data from<br>TABLEs<br>to<br>OTABLEs.<br>The<br>criteria for<br>archival is<br>based on<br>following<br>validation<br>- Vendor<br>end date<br>is less<br>than<br>system<br>date -<br>Days<br>mentione<br>d in<br>system<br>parameter<br><b>PVE_AR</b><br><b>CHIVE</b><br><b>DAYS</b> . |
| PUR            | Archive<br>Vendors | pvearc_bj<br>_100_02 | ARCHIVE<br>VENDOR<br>S DATA<br>TO<br>OOTABLE<br>S | No              | Yes       | Yes            | Common  | This<br>process<br>archives<br>vendor<br>invoice<br>data from<br>OTABLEs<br>to<br>OOTABLE<br>s based<br>on the<br>days<br>mentione<br>d in<br>system<br>parameter<br><b>PVE_OA</b><br><b>RCHIVE_</b><br><b>DAYS</b> .  |

| Table 2-55 | (Cont.) Batch Jobs | Available |
|------------|--------------------|-----------|
|------------|--------------------|-----------|

| Engine<br>Type | Descripti<br>on              | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------|--------------------------|--|-----------------|-----------|----------------|---------|---|
| QUE            | Queue<br>Customer<br>Service | qcsprc_bj<br>_100_01     | CUSTOM<br>ER<br>SERVICE<br>QUEUE<br>PROCES<br>SING                               | No              | Yes       | Yes            | Common  | This<br>process<br>creates<br>the<br>customer<br>service/<br>collection<br>s queues   |
| SETQCS         | QUEUES                       | QCCPRC<br>_BJ_100_<br>01 | CRITERI<br>A BASED<br>CONDITI<br>ON<br>POSTING                                   | No              | Yes       | Yes            |         | This<br>process<br>facilitates<br>to post<br>criteria<br>based<br>conditions<br>on<br>Account.  |
| SETQRT         | REAL<br>TIME<br>QUEUES       | QCCPRC<br>_BJ_100_<br>02 | CRITERI<br>A BASED<br>CONDITI<br>ON<br>POSTING<br>REAL<br>TIME<br>PROCES<br>SING |                 | Yes       | Yes            |         | This batch<br>job<br>processes<br>criteria<br>based<br>condition<br>posting<br>queues<br>marked<br>as real<br>time<br>based on<br>refresh<br>frequency<br>setup in<br>the job<br>set. |
| RDB1           | RDB1<br>Accounts             | racdmp_b<br>j_100_01     | Data<br>Dump<br>Accounts   | No              | Yes       | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>data from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables   |

| Table 2-55 | (Cont.) | ) Batch Jobs | S Available |
|------------|---------|--------------|-------------|

| Engine<br>Type | Descripti<br>on            | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|----------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| RDB1           | RDB1<br>Applicatio<br>ns   | rapdmp_b<br>j_100_01 | LOAD<br>APPLICA<br>TION<br>RELATED<br>DATA<br>INTO T<br>TABLES | Yes             | No        | No             | Common  | This<br>process<br>transfers<br>the<br>applicatio<br>n data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables             |
| RDB1           | RDB1<br>Asset<br>Tracking  | ratdmp_bj<br>_100_01 | LOAD<br>ASSET<br>RELATED<br>DATA<br>INTO T<br>TABLES           | No              | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>account<br>asset data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables            |
| RDB1           | RDB1<br>Bankruptc<br>y     | rbkdmp_b<br>j_100_01 | LOAD<br>BANKRU<br>PTCY<br>DATA TO<br>T TABLES                  | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>bankruptc<br>y data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables   |
| RDB1           | RDB1<br>Call<br>Activities | rcadmp_b<br>j_100_01 | LOAD<br>CALL<br>ACTIVITI<br>ES DATA<br>INTO T<br>TABLES        | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>call<br>activity<br>data from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on           | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| RDB1           | RDB1<br>Deficiency        | rchdmp_b<br>j_100_01 | LOAD<br>DEFICIE<br>NCY<br>DATA<br>INTO T<br>TABLES               | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>deficiency<br>data from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables                           |
| RDB1           | RDB1<br>Contracts         | rcodmp_b<br>j_100_01 | LOAD<br>CONTRA<br>CT DATA<br>INTO T<br>TABLES                    | Yes             | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>account<br>contracts<br>data from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables                            |
| RDB1           | RDB1<br>Reposses<br>sions | rfodmp_bj<br>_100_01 | LOAD<br>REPO<br>FORECL<br>OSURE<br>DATA<br>INTO T<br>TABLES      | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>bankruptc<br>y data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables                       |
| RDB1           | RDB1<br>Producers         | rprdmp_bj<br>_100_01 | LOAD<br>PRODUC<br>ER AND<br>ITS TXNS<br>DATA<br>INTO T<br>TABLES | No              | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>producer<br>and<br>producer<br>transactio<br>ns data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables |

| Table 2-55 | (Cont  | Batch Johs   | Available |
|------------|--------|--------------|-----------|
| Table 2-33 | (Cont. | j Dalch Jubs | Available |



| Engine<br>Type | Descripti<br>on                         | Batch<br>Job         | Descripti<br>on                                      | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|----------------------|--|-----------------|-----------|----------------|---------|---|
| RDB1           | RDB1<br>Setup                           | rstdmp_bj<br>_100_01 | LOAD<br>SETUP<br>RELATED<br>DATA<br>INTO T<br>TABLES | Yes             | Yes       | Yes            | Common  | This<br>process<br>transfers<br>the setup<br>data from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T table                           |
| RDB1           | RDB1<br>Txns                            | rtxdmp_bj<br>_100_01 | LOAD<br>TXN<br>DATA<br>INTO T<br>TABLES              | No              | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>account<br>transactio<br>ns data<br>from<br>(OLTP)<br>Regular<br>tables to<br>Temporar<br>y T tables |
| RDB2           | RDB2<br>Accounts                        | racacc_bj<br>_100_01 | Load<br>Reporting<br>Tables<br>Accounts              | No              | Yes       | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>data from<br>T tables<br>to RDB<br>tables   |
| RDB2           | RDB2<br>Accounts<br>(Derived<br>Fields) | racdrv_bj<br>_100_01 | Update<br>Reporting<br>Tables<br>Accounts            | No              | Yes       | Yes            | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>account<br>RDB<br>tables  |
| RDB2           | RDB2<br>Applicatio<br>ns                | rapapp_bj<br>_100_01 | Load<br>Reporting<br>Tables<br>Applicatio<br>ns      | Yes             | No        | No             | Common  | This<br>process<br>transfers<br>the<br>applicatio<br>n data<br>from T<br>tables to<br>RDB<br>tables   |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                                  | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|---|
| RDB2           | RDB2<br>Applicatio<br>ns<br>(Derived<br>Fields)  | rapdrv_bj<br>_100_01     | Update<br>Reporting<br>Tables<br>Applicatio<br>ns<br>(Derived<br>Fields)  | Yes             | No        | No             | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>applicatio<br>n RDB<br>tables                 |
| RDB2           | RDB2<br>Asset<br>Tracking                        | ratase_bj<br>_100_01     | Load<br>Reporting<br>Tables<br>Asset<br>Tracking                          | No              | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>account<br>asset<br>tracking<br>data from<br>T tables<br>to RDB<br>tables        |
| RDB2           | RDB2<br>Asset<br>Tracking<br>(Derived<br>Fields) | ratdrv_bj_<br>100_01     | Update<br>Reporting<br>Tables<br>Asset<br>Tracking<br>(Derived<br>Fields) | No              | Yes       | No             | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>account<br>asset<br>tracking<br>RDB<br>tables |
| RDB2           | RDB2<br>Bankruptc<br>y                           | rbkabd_<br>bj_100_0<br>1 | Load<br>Reporting<br>Tables<br>Bankruptc<br>y                             | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>bankruptc<br>y data<br>from T<br>tables to<br>RDB<br>tables           |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|
| Table 2-55 | (Cont.) Daten Jobs Available |

| Engine<br>Type | Descripti<br>on                          | Batch<br>Job         | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|----------------------|---|-----------------|-----------|----------------|---------|---|
| RDB2           | RDB2<br>Call<br>Activities               | rcacac_bj<br>_100_01 | Load<br>Reporting<br>Tables<br>Call<br>Activities                 | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>call<br>activities<br>data from<br>T tables<br>to RDB<br>tables |
| RDB2           | RDB2<br>Deficiency                       | rchaof_bj<br>_100_01 | Load<br>Reporting<br>Tables<br>Deficiency                         | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>deficiency<br>data from<br>T tables<br>to RDB<br>tables         |
| RDB2           | RDB2<br>Contracts                        | rcocon_bj<br>_100_01 | Load<br>Reporting<br>Tables<br>Contracts                          | Yes             | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>account<br>contract<br>data from<br>T tables<br>to RDB<br>tables           |
| RDB2           | RDB2<br>Contracts<br>(Derived<br>Fields) | rcodrv_bj<br>_100_01 | Update<br>Reporting<br>Tables<br>Contracts<br>(Derived<br>Fields) | Yes             | Yes       | No             | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>account<br>contract<br>RDB<br>tables    |
| RDB2           | RDB2<br>Reposses<br>sions                | rfoafr_bj_<br>100_01 | Load<br>Reporting<br>Tables<br>Reposses<br>sions                  | No              | No        | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>repossess<br>ion data<br>from T<br>tables to<br>RDB<br>tables   |

Table 2-55 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on                          | Batch<br>Job         | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|----------------------|---|-----------------|-----------|----------------|---------|---|
| RDB2           | RDB2<br>Producers<br>(Derived<br>Fields) | rprdrv_bj_<br>100_01 | Update<br>Reporting<br>Tables<br>Producers<br>(Derived<br>Fields) | No              | Yes       | No             | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>producer<br>and<br>producer<br>transactio<br>ns RDB<br>tables |
| RDB2           | RDB2<br>Producers                        | rprpro_bj_<br>100_01 | Load<br>Reporting<br>Tables<br>Producers                          | No              | Yes       | No             | Common  | This<br>process<br>transfers<br>the<br>producer<br>and<br>producer<br>transactio<br>ns data<br>from T<br>tables to<br>RDB<br>tables     |
| RDB2           | RDB2<br>Setup                            | rststp_bj_<br>100_01 | Load<br>Reporting<br>Tables<br>Setup                              | Yes             | Yes       | Yes            | Common  | This<br>process<br>transfers<br>the setup<br>data from<br>T tables<br>to RDB<br>tables  |
| RDB2           | RDB2<br>Txns                             | rtxdrv_bj_<br>100_01 | Load<br>Reporting<br>Tables<br>Txns                               | No              | Yes       | Yes            | Common  | This<br>process<br>transfers<br>the<br>account<br>transactio<br>n data<br>from T<br>tables to<br>RDB<br>tables                          |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|
| Table 2-55 | (Cont.) Daten Jobs Available |

| Engine<br>Type | Descripti<br>on                      | Batch<br>Job                | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--------------------------------------|-----------------------------|--|-----------------|-----------|----------------|---------|---|
| RDB2           | RDB2<br>Txns<br>(Derived<br>Fields)  | rtxtxn_bj_<br>100_01        | Update<br>Reporting<br>Tables<br>Txns<br>(Derived<br>Fields) | No              | Yes       | Yes            | Common  | This<br>process<br>updates<br>the codes<br>with<br>descriptio<br>n for<br>account<br>transactio<br>ns RDB<br>tables |
| SEC            | Pool<br>Summary                      | ssmprc_bj<br>_100_01        | POOL<br>SUMMAR<br>Y TABLE<br>POPULAT<br>ION                  | No              | Yes       | No             | Common  | This<br>process<br>populates<br>summary<br>tables for<br>all pools  |
| SETOVR         | OVERPAY<br>MENT<br>REALLO<br>CATIONS | PFSTXN<br>OVR_BJ_<br>100_01 | OVERPAY<br>MENT<br>REALLO<br>CATIONS                         | No              | Yes       | No             | Common  | This<br>process<br>handles<br>the<br>overpaym<br>ents/<br>overages<br>existing<br>on an<br>account                  |
| TPE            | Earning/<br>Amortizati<br>on         |                             | AMORTIZ<br>ATION<br>TRANSA<br>CTIONS<br>PROCES<br>SING       | No              | Yes       | No             | Common  | This<br>process<br>creates<br>the<br>monthend<br>interest<br>accrual<br>transactio<br>ns on<br>monthend             |
| TPE            | Earning/<br>Amortizati<br>on         | tamprc_bj<br>_111_01        | MONTH<br>END<br>AMORTIZ<br>ATION<br>TRANSA<br>CTIONS         | No              | Yes       | No             | Loan    | This<br>process<br>creates<br>the<br>monthend<br>interest<br>accrual<br>transactio<br>ns on<br>monthend             |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|

| Engine<br>Type | Descripti<br>on                               | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|----------------------|--|-----------------|-----------|----------------|---------|---|
| TPE            | Escrow<br>Non<br>Monetary<br>Transactio<br>ns | tenbmt_bj<br>_100_01 | Escrow<br>Non<br>Monetary<br>Batch<br>Transactio<br>ns                       | No              | Yes       | Yes            | Common  | This<br>process<br>posts<br>escrow<br>non<br>monetary<br>transactio<br>ns in the<br>backgrou<br>nd at the<br>specified<br>time<br>interval. |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments  | tesanl_bj_<br>100_01 | Escrow<br>Analysis<br>Posting  | No              | Yes       | No             | Common  | This<br>process<br>posts all<br>approved<br>escrow<br>analysis<br>to the<br>account   |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments  | tesanl_bj_<br>100_02 | Create<br>batches<br>for<br>Customer<br>Refund<br>Requests                   | No              | Yes       | No             | Common  | This<br>process<br>creates<br>company<br>branch<br>wise<br>batches<br>for<br>customer<br>refund<br>requests.                                |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments  | tesanl_bj_<br>100_03 | Create<br>Transactio<br>n of<br>Customer<br>Refund<br>Requests               | No              | Yes       | No             | Common  | This<br>process<br>populate<br>customer<br>refund<br>request in<br>respective<br>batch<br>created<br>above                                  |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments  | tesanl_bj_<br>100_04 | Compute<br>control<br>totals for<br>customer<br>refund<br>request<br>batches | No              | Yes       | No             | Common  | This<br>process<br>populates<br>control<br>totals for<br>the<br>bathes<br>created<br>for<br>customer<br>refund<br>requests.                 |

| Table 2-55 | (Cont.) Batch Jobs Available  |  |
|------------|-------------------------------|--|
| Table 2-55 | (Collic) Batch Jobs Available |  |



| Engine<br>Type | Descripti<br>on                              | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|--|
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments | tesanl_bj_<br>100_05     | Escrow<br>complianc<br>e<br>checking                               | No              | Yes       | No             | Common  | This<br>process<br>checks<br>escrowabl<br>e account<br>for<br>complianc<br>e   |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments | tesdsb_<br>bj_100_0<br>5 | Escrow<br>disbursem<br>ent<br>posting &<br>requisition<br>creation | No              | Yes       | No             | Common  | This<br>process<br>processed<br>escrow<br>disbursem<br>ent and<br>creates<br>requisition<br>s.                                 |
| TPE            | Non<br>Monetary<br>Transactio<br>ns          | tnmbmt_b<br>j_100_01     | NON<br>MONETA<br>RY<br>TRANSA<br>CTIONS<br>POSTING                 | No              | Yes       | Yes            | Common  | This<br>process<br>posts non<br>monetary<br>transactio<br>ns in the<br>backgrou<br>nd at the<br>specified<br>time<br>interval. |
| TPE            | Compens<br>ation                             | tprcom_bj<br>_111_01     | Compens<br>ation   | No              | Yes       | No             | Loan    | This<br>process<br>creates<br>transactio<br>n for<br>month-<br>end<br>producer<br>compensa<br>tion                             |
| TPE            | Statement                                    | tprpsg_bj<br>_111_01     | Producer<br>Statement  | No              | Yes       | No             | Loan    | This<br>process<br>creates<br>the<br>monthend<br>interest<br>accrual<br>transactio<br>ns on<br>monthend                        |

| Table 2-55 | (Cont.) | Batch | Jobs | Available |  |
|------------|---------|-------|------|-----------|--|
|------------|---------|-------|------|-----------|--|

| Engine<br>Type | Descripti<br>on              | Batch<br>Job         | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| TPE            | Monetary<br>Transactio<br>ns |                      | INTERES<br>T<br>ACCRUA<br>L AND<br>DELINQU<br>ENCY<br>PROCES<br>SING | No              | Yes       | No             | Common  | This<br>process<br>posts any<br>payment<br>batches<br>open in<br>the<br>system.<br>This<br>process<br>can be set<br>to run<br>periodicall<br>y. |
| TPE            | Monetary<br>Transactio<br>ns |                      | ACCOUN<br>T<br>ACTIVATI<br>ON  | No              | Yes       | No             | Common  | This job<br>activates<br>new<br>accounts<br>i.e.<br>changes<br>status<br>from<br>PENDING<br>to<br>ACTIVE.                                       |
| TPE            | Monetary<br>Transactio<br>ns | txnadv_bj<br>_112_01 | Advance<br>Posting   | No              | Yes       | No             | Line    | This<br>process<br>posts any<br>advance<br>batches<br>open in<br>the<br>system.<br>This<br>process<br>can be set<br>to run<br>periodicall<br>y. |
| TPE            | Monetary<br>Transactio<br>ns |                      | ANNIVER<br>SARY<br>PROCES<br>SING                                    | No              | Yes       | No             | Common  | This<br>process<br>carries<br>out the<br>anniversa<br>ry<br>processin<br>g for<br>eligible<br>accounts  |



| Engine<br>Type | Descripti<br>on              | Batch<br>Job         | Descripti<br>on                                      | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| TPE            | Monetary<br>Transactio<br>ns | txnbmt_bj<br>_100_01 | MONETA<br>RY<br>TRANSA<br>CTIONS<br>POSTING          | No              | Yes       | No             | Common  | This<br>process<br>posts<br>monetary<br>transactio<br>ns in the<br>backgrou<br>nd at the<br>specified<br>time<br>interval.  |
| TPE            | Monetary<br>Transactio<br>ns | txnchg_bj<br>_100_01 | Chargeoff<br>Processin<br>g                          | No              | Yes       | No             | Common  | This<br>process<br>charges<br>off eligible<br>or<br>scheduled<br>for<br>chargeoff<br>accounts.  |
| TPE            | Monetary<br>Transactio<br>ns | txnchg_bj<br>_100_03 | Chargeoff<br>reversal                                | No              | Yes       | No             | Common  | On<br>posting<br>charge off<br>reversal<br>transactio<br>n, this<br>process<br>moves the<br>remaining<br>expense<br>and fee<br>from<br>charge off<br>balance to<br>active<br>balance. |
| TPE            | Monetary<br>Transactio<br>ns | txncls_bj_<br>100_01 | VOID/<br>PAID<br>ACCOUN<br>T CLOSE<br>PROCES<br>SING | No              | Yes       | No             | Common  | This<br>process<br>closes<br>void and<br>paid off<br>accounts.  |

| Table 2-55 | (Cont. | ) Batch | Jobs | Available |
|------------|--------|---------|------|-----------|
|------------|--------|---------|------|-----------|

| Engine<br>Type | Descripti<br>on              | Batch<br>Job         | Descripti<br>on                                 | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|------------------------------|----------------------|---|-----------------|-----------|----------------|---------|--|
| TPE            | Transactio                   |                      | DUE<br>DATES<br>PROCES<br>SING                  | No              | Yes       | No             | Common  | This<br>process<br>creates/<br>updates<br>the due<br>dates for<br>the<br>accounts<br>in the<br>system.<br>In<br>addition,<br>this<br>process<br>can also<br>do Asset<br>Billing<br>using<br>asset<br>paramete<br>s defined<br>for <b>Home</b><br>collateral.<br>For more<br>details,<br>refer to<br>Asset<br>Billing<br>Rate<br>section. |
| TPE            | Monetary<br>Transactio<br>ns | txnfpd_bj_<br>100_01 | FIRST<br>PMT<br>DEDUCTI<br>ON<br>PROCES<br>SING | No              | Yes       | No             | Common  | This<br>process<br>posts the<br>first<br>payment<br>deduction<br>payment<br>to the<br>eligible<br>accounts.  |
| TPE            | Monetary<br>Transactio<br>ns | txnfpr_bj_<br>111_01 | FIRST<br>PMT<br>REFUND<br>PROCES<br>SING        | No              | Yes       | No             | Loan    | This<br>process<br>posts the<br>first<br>payment<br>deduction<br>payment<br>to the<br>eligible<br>accounts.  |

| Table 2-55 (Cont.) Ba | tch Jobs Available |
|-----------------------|--------------------|
|-----------------------|--------------------|

| Engine<br>Type | Descripti<br>on              | Batch<br>Job         | Descripti<br>on                                  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------|----------------------|--|-----------------|-----------|----------------|---------|---|
| TPE            | Monetary<br>Transactio<br>ns |                      | LATE<br>CHARGE<br>PROCES<br>SING                 | No              | Yes       | No             | Common  | This<br>process<br>assesses<br>late<br>charge<br>dependin<br>g on the<br>rules, for<br>all<br>accounts<br>in the<br>system. |
| TPE            | Monetary<br>Transactio<br>ns | txnmtd_bj<br>_100_01 | MONTH<br>END<br>PROCES<br>SING                   | No              | Yes       | No             | Common  | This<br>process<br>populates<br>the month<br>end<br>balances<br>and<br>carries<br>over the<br>balances<br>to next<br>month. |
| TPE            | Monetary<br>Transactio<br>ns | txnpmt_bj<br>_100_01 | Payment<br>Posting                               | No              | Yes       | No             | Common  | This<br>process<br>does the<br>daily<br>accrual<br>and<br>delinquen<br>cy<br>processin<br>g.                                |
| TPE            | Monetary<br>Transactio<br>ns |                      | PROMOTI<br>ON END<br>PROCES<br>SING              | No              | Yes       | No             | Common  | This<br>process<br><b>ends</b> the<br>promotion<br>on the<br>account.   |
| TPE            | Monetary<br>Transactio<br>ns | txnprm_bj<br>_100_03 | TLP<br>PROMOTI<br>ON<br>CANCEL<br>PROCES<br>SING | No              | Yes       | No             | Common  | This<br>process<br>cancels<br>the<br>promotion<br>on the<br>account.  |
| TPE            | Monetary<br>Transactio<br>ns | txnrat_bj_<br>100_01 | RATE<br>CHANGE<br>PROCES<br>SING                 | No              | Yes       | No             | Common  | This<br>process<br>changes<br>the<br>prevalent<br>rate on an<br>account.  |

| Table 2-55 | (Cont.) | Batch | Jobs | Available |
|------------|---------|-------|------|-----------|
|            | • •     |       |      |           |



| Engine<br>Type | Descripti<br>on                   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-----------------------------------|--------------------------|---|-----------------|-----------|----------------|---------|---|
| TPE            | Monetary<br>Transactio<br>ns      |                          | SCHEDU<br>LE FOR<br>CHARGE<br>D OFF<br>PROCES<br>SING   | No              | Yes       | No             | Common  | This<br>process<br>puts the<br><b>Schedule</b><br>for<br>Charge<br>Off<br>condition<br>on eligible<br>accounts.   |
| TPE            | Monetary<br>Transactio<br>ns      |                          | TERMINA<br>TION<br>PROCES<br>SING   | No              | Yes       | No             | Common  | This<br>process<br>puts the<br><b>Paid</b><br>status on<br>eligible<br>accounts   |
| TPE            | Monetary<br>Transactio<br>ns      | txnytd_bj_<br>100_01     | YEAR<br>END<br>PROCES<br>SING   | No              | Yes       | No             | Common  | This<br>process<br>populates<br>the year<br>end<br>balances<br>and<br>carries<br>over the<br>balances<br>to next<br>year.   |
| TPE            | Usage<br>Charge<br>Processin<br>g | TXNUSG<br>_BJ_100_<br>01 | Billing<br>Batch job<br>to process<br>and post<br>lease<br>usage/<br>rental<br>fees on<br>account | No              | Yes       | Yes            | Common  | This<br>process is<br>used to<br>derive the<br>billing<br>amount to<br>be<br>charged<br>for Lease<br>Usage/<br>Rental<br>based<br>asset for<br>consumed<br>units<br>calculated<br>by the<br>applicable<br>charge<br>matrix. |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                                    | Batch<br>Job             | Descripti<br>on                                    | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|---|
| TPE            | MOCK<br>BILLING/<br>DUE<br>DATES<br>PROCES<br>SING | TXNMDT<br>_BJ_100_<br>01 | MOCK<br>BILLING/<br>DUE<br>DATES<br>PROCES<br>SING | Yes             | Yes       | Yes            | Common  | This<br>process<br>generates<br>the future<br>dues/<br>balances<br>based on<br>the<br>parameter<br>s defined<br>in the<br>criteria.<br>This batch<br>job is a<br>prerequisi<br>te run for<br>the mock<br>statement<br>s to get<br>generated |
| TPE            | CAPITALI<br>ZATION<br>PROCES<br>SING               | TXNCPT_<br>BJ_100_0<br>1 | CAPITALI<br>ZATION<br>PROCES<br>SING               | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used to<br>capitalize<br>the<br>balance<br>on all<br>qualified<br>accounts<br>and is<br>configure<br>d to run<br>after<br>running<br>the billing<br>batch job.  |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|

| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|---|
| TPE            | POST<br>MATURIT<br>Y EVER<br>GREEN<br>TRANSA<br>CTION<br>PROCES<br>SING | TXNEGC<br>_BJ_121_<br>01 | POST<br>MATURIT<br>Y EVER<br>GREEN<br>TRANSA<br>CTION<br>PROCES<br>SING |                 | Yes       |                |         | This<br>process is<br>used to<br>pick-up<br>accounts<br>matching<br>the<br>criteria for<br>evergreen<br>renewal,<br>waits for<br>maturity<br>date<br>based on<br>grace<br>days and<br>posts<br>Evergreen<br>Lease<br>transactio<br>n. |
| TPE            | CYCLE<br>BASED<br>COLLECT<br>ION LATE<br>FEE<br>PROCES<br>SING          | TXNCBC<br>_BJ_100_<br>01 | CYCLE<br>BASED<br>COLLECT<br>ION LATE<br>FEE<br>PROCES<br>SING          | Yes             | Yes       | Yes            | Common  | This<br>process<br>facilitates<br>to<br>calculate<br><b>Cycle</b><br><b>based</b><br><b>Collectio</b><br><b>n Late</b><br><b>Fee</b> at<br>account<br>level and<br>update<br>the<br>balances.   |
| TPE            | CYCLE<br>BASED<br>LATE FEE<br>PROCES<br>SING                            | TXNCBL_<br>BJ_100_0<br>1 |   | Yes             | Yes       | Yes            | Common  | This<br>process<br>facilitates<br>to<br>calculate<br><b>Cycle</b><br><b>Based</b><br>Late Fee<br>at account<br>level and<br>update<br>the<br>balances.  |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|



| Engine<br>Type | Descripti<br>on                      | Batch<br>Job             | Descripti<br>on | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--------------------------------------|--------------------------|-----------------|-----------------|-----------|----------------|---------|---|
| XPR            | DEALER<br>TRACK<br>PRODUC<br>ER LOAD | XPRPST_<br>EW_100_<br>01 |                 | No              | Yes       | Yes            | Common  | This<br>process<br>dumps<br>producer<br>details<br>maintaine<br>d in the<br>system<br>into<br>Dealer<br>Track.<br>System<br>can either<br>use MDB<br>flow by<br>generatin<br>g<br>outbound<br>JMS<br>message<br>if system<br>parameter<br><b>OUTBOU</b><br>ND_<br>DLR_<br>TRACK_<br>Q is set to<br>Y or use<br>existing<br>flow by<br>making<br>database<br>synchrono<br>us<br>outbound<br>calls to<br>producer<br>data<br>dump web<br>service. |

| Table 2-55 | (Cont. | ) Batch Jobs | Available |
|------------|--------|--------------|-----------|
|------------|--------|--------------|-----------|

| Engine<br>Type | Descripti<br>on                                    | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|---|
| XPR2           | ROUTE<br>ONE<br>PRODUC<br>ER LOAD                  | XPRPST_<br>EW_100_<br>01 |  | No              | Yes       | Yes            | Common  | This<br>process<br>dumps<br>producer<br>details<br>maintaine<br>d in the<br>system<br>into<br>ROUTEO<br>NE.<br>System<br>can either<br>use MDB<br>flow by<br>generatin<br>g<br>outbound<br>JMS<br>message<br>if system<br>paramete<br><b>OUTBOU</b><br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ND_<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROUTEO<br>ROU |
| LTR            | CONDITI<br>ONAL<br>ADVERS<br>E<br>ACTION<br>LETTER | LORACO<br>_BJ_100_<br>01 | CONDITI<br>ONAL<br>ADVERS<br>E<br>ACTION<br>LETTER<br>GENERA<br>TION | Yes             | No        | No             | Loan    | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns.   |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|

| Engine<br>Type | Descripti<br>on                      | Batch<br>Job             | Descripti<br>on                                 | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--------------------------------------|--------------------------|---|-----------------|-----------|----------------|---------|---|
| LTR            | ADVERS<br>E<br>ACTION<br>LETTER      | LORADV_<br>BJ_100_0<br>1 |   | Yes             | No        | No             | Loan    | This<br>process<br>generates<br>the<br>adverse<br>action<br>letter for<br>relevant<br>applicatio<br>ns. |
| RPT            | ACCOUN<br>T LIST                     | ROPACC<br>_EM_100<br>_01 | ACCOUN<br>T LIST                                | No              | Yes       | No             | Common  |   |
| RPT            | ADVANC<br>E<br>POSTING<br>LIST       | ROPADV_<br>EM_100_<br>01 |   | No              | Yes       | No             | Common  |   |
| RPT            | ASSET<br>TRACKIN<br>G<br>DETAILS     | ROPATK_<br>EM_100_<br>01 | ASSET<br>TRACKIN<br>G<br>DETAILS                | No              | Yes       | No             | Common  |   |
| RPT            | BANKRU<br>PTCY<br>ACCOUN<br>T LIST   | ROPBNK<br>_EM_100<br>_01 | BANKRU<br>PTCY<br>ACCOUN<br>T LIST              | No              | Yes       | No             | Common  |   |
| RPT            | COLLECT<br>OR<br>ACTIVITY<br>DETAILS | ROPCOL<br>_EM_100<br>_01 | COLLECT<br>OR<br>ACTIVITY<br>DETAILS            | No              | Yes       | No             | Common  |   |
| RPT            | DEFICIE<br>NCY<br>ACCOUN<br>T LIST   | ROPDEF<br>_EM_100<br>_01 | DEFICIE<br>NCY<br>ACCOUN<br>T LIST              | No              | Yes       | No             | Common  |   |
| RPT            | DELINQU<br>ENT<br>ACCOUN<br>T LIST   | ROPDLQ<br>_EM_100<br>_01 | DELINQU<br>ENT<br>ACCOUN<br>T LIST              | No              | Yes       | No             | Common  |   |
| RPT            | FUNDING<br>CONTRA<br>CT LIST         | ROPFUN<br>_EM_100<br>_01 | FUNDING<br>CONTRA<br>CT LIST                    | No              | Yes       | No             | Common  |   |
| RPT            | GL TXN<br>DETAILS<br>LIST            | ROPGLI_<br>EM_100_<br>01 | GL TXN<br>DETAILS<br>LIST                       | No              | Yes       | No             | Common  |   |
| RPT            | APPLICA<br>TIONS<br>LIST             | ROPORG<br>_EM_100<br>_01 | APPLICA<br>TIONS<br>LIST                        | No              | Yes       | No             | Common  |   |
| RPT            |                                      | ROPPAL_<br>EM_100_<br>01 | PAYMENT<br>ALLOCAT<br>ION<br>POSTING<br>DETAILS | No              | Yes       | No             | Common  |   |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            |  | ROPPMT<br>_EM_100<br>_01 | PAYMENT<br>POSTING<br>LIST   | No              | Yes       | No             | Common  |             |
| RPT            | PAYABLE<br>REQUISI<br>TION<br>LIST                                   | ROPPRQ<br>_EM_100<br>_01 | PAYABLE<br>REQUISI<br>TION<br>LIST                                   | No              | Yes       | No             | Common  |             |
| RPT            | REPOSS<br>SESION/<br>FORECL<br>OSURE<br>ACCOUN<br>T LIST             | ROPREP<br>_EM_100<br>_01 | REPOSS<br>SESION/<br>FORECL<br>OSURE<br>ACCOUN<br>T LIST             | No              | Yes       | No             | Common  |             |
| RPT            | SCHEDU<br>LE TO<br>CHARGE<br>OFF LIST                                | ROPSCH<br>_EM_100<br>_01 | SCHEDU<br>LE TO<br>CHARGE<br>OFF LIST                                | No              | Yes       | No             | Common  |             |
| RPT            | TERMINA<br>TION IN<br>PROGRE<br>SS LIST                              | ROPTIP_<br>EM_100_<br>01 | TERMINA<br>TION IN<br>PROGRE<br>SS LIST                              | No              | Yes       | No             | Common  |             |
| RPT            | NON<br>MONTET<br>ARY TXN<br>POSTING<br>LIST                          | ROPTNM<br>_EM_100<br>_01 | NON<br>MONTET<br>ARY TXN<br>POSTING<br>LIST                          | No              | Yes       | No             | Common  |             |
| RPT            | MONTET<br>ARY TXN<br>POSTING<br>LIST                                 | _EM_100                  | MONTET<br>ARY TXN<br>POSTING<br>LIST                                 | No              | Yes       | No             | Common  |             |
| RPT            | BATCH<br>JOB<br>SETUP  | CMNBJB<br>_EM_100<br>_01 | BATCH<br>JOB<br>SETUP  | No              | Yes       | No             | Common  |             |
| RPT            | BATCH<br>JOB LOG   | CMNBJB<br>_EM_100<br>_02 | BATCH<br>JOB LOG   | No              | Yes       | No             | Common  |             |
| RPT            | NUMBER<br>OF<br>CREDIT<br>APPLICA<br>TIONS<br>ENTERE<br>D BY<br>USER | OUNADE<br>_EM_100<br>_01 | NUMBER<br>OF<br>CREDIT<br>APPLICA<br>TIONS<br>ENTERE<br>D BY<br>USER | No              | Yes       | No             | Common  |             |
| RPT            | CREDIT<br>APPLICA<br>TIONS<br>IMAGES<br>BY<br>STATUS                 | OUNADE<br>_EM_100<br>_02 | CREDIT<br>APPLICA<br>TIONS<br>IMAGES<br>BY<br>STATUS                 | No              | Yes       | No             | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|-------------|
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER<br>(LOAN)    | OUNUND<br>_EM_111<br>_11 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER<br>(LOAN)    | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LOAN) | OUNUND<br>_EM_111<br>_12 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LOAN) | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LOAN)                           | OUNUND<br>_EM_111<br>_13 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LOAN)                           | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LOAN)                 | OUNUND<br>_EM_111<br>_14 | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LOAN)                 | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER (LINE)       | OUNUND<br>_EM_112<br>_11 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER (LINE)       | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LINE) | OUNUND<br>_EM_112<br>_12 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LINE) | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LINE)                           | OUNUND<br>_EM_112<br>_13 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LINE)                           | No              | Yes       | No             | Common  |             |

| Table 2-55 | (Cont.) Batch | Jobs | Available |
|------------|---------------|------|-----------|
|            |               |      |           |



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LINE)                  | OUNUND<br>_EM_112<br>_14 | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LINE)                  | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER<br>(LEASE)    | OUNUND<br>_EM_121<br>_11 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>PRODUC<br>ER<br>(LEASE)    | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LEASE) | OUNUND<br>_EM_121<br>_12 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>AND<br>UNDERW<br>RITER<br>(LEASE) | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LEASE)                           | OUNUND<br>_EM_121<br>_13 | UNDERW<br>RITING<br>STATUS<br>BY<br>MONTH<br>(LEASE)                           | No              | Yes       | No             | Common  |             |
| RPT            | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LOAN)                  | OUNUND<br>_EM_121<br>_14 | UNDERW<br>RITING<br>STATUS<br>BY<br>UNDERW<br>RITER<br>(LOAN)                  | Yes             | No        | No             | Lease   |             |
| RPT            | ACCOUN<br>T<br>PAYABLE<br>(ORIGINA<br>TION)                                    | OFNAPY<br>_EM_100<br>_01 | ACCOUN<br>T<br>PAYABLE<br>(ORIGINA<br>TION)                                    | Yes             | No        | No             | Common  |             |
| RPT            | ACCOUN<br>T<br>PAYABLE<br>(SERVICI<br>NG)                                      | OFNAPY<br>_EM_100<br>_02 | ACCOUN<br>T<br>PAYABLE<br>(SERVICI<br>NG)                                      | No              | Yes       | No             | Common  |             |
| RPT            | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LOAN)                                     | OFNFND<br>_EM_111<br>_01 | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LOAN)                                     | Yes             | No        | No             | Loan    |             |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on                                  | Batch<br>Job             | Descripti<br>on                                  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | FUNDED<br>CONTRA<br>CTS<br>(LOAN)                | OFNFND<br>_EM_111<br>_02 | FUNDED<br>CONTRA<br>CTS<br>(LOAN)                | Yes             | No        | No             | Loan    |             |
| RPT            | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LINE)       | OFNFND<br>_EM_112<br>_01 | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LINE)       | Yes             | No        | No             | Loan    |             |
| RPT            | FUNDED<br>CONTRA<br>CTS<br>(LINE)                | OFNFND<br>_EM_112<br>_02 | FUNDED<br>CONTRA<br>CTS<br>(LINE)                | Yes             | No        | No             | Common  |             |
| RPT            | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LEASE)      | OFNFND<br>_EM_121<br>_01 | PRE-<br>FUNDING<br>CONTRA<br>CTS<br>(LEASE)      | Yes             | No        | No             | Common  |             |
| RPT            | FUNDED<br>CONTRA<br>CTS<br>(LEASE)               | OFNFND<br>_EM_121<br>_02 | FUNDED<br>CONTRA<br>CTS<br>(LEASE)               | Yes             | No        | No             | Loan    |             |
| RPT            | ACCOUN<br>T<br>PAYABLE<br>LOG BY<br>PRODUC<br>ER | OCSAPP<br>_EM_100<br>_01 | ACCOUN<br>T<br>PAYABLE<br>LOG BY<br>PRODUC<br>ER | Yes             | No        | No             | Loan    |             |
| RPT            | ACCOUN<br>T<br>PAYABLE<br>LOG BY<br>VENDOR       | OCSAPV<br>_EM_100<br>_01 | ACCOUN<br>T<br>PAYABLE<br>LOG BY<br>VENDOR       | Yes             | No        | No             | Loan    |             |
| RPT            | COLLATE<br>RAL<br>TRACKIN<br>G LOG               | OCSAST<br>_EM_100<br>_01 | COLLATE<br>RAL<br>TRACKIN<br>G LOG               | Yes             | No        | No             | Common  |             |
| RPT            | GL<br>POSTING<br>LOG                             | OCSGLI_<br>EM_100_<br>01 |  | Yes             | No        | No             | Common  |             |
| RPT            | PAYMENT<br>POSTING<br>(DAILY<br>CASH)<br>LOG     | OCSPMT<br>_EM_100<br>_01 | PAYMENT<br>POSTING<br>(DAILY<br>CASH)<br>LOG     | Yes             | No        | No             | Common  |             |
| RPT            |  | OCSPMT<br>_EM_100<br>_02 | PAYMENT<br>POSTING<br>ERROR<br>LOG               | Yes             | No        | No             | Common  |             |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | ACCOUN<br>T<br>LISTING<br>(LOAN)                                       | OCSACC<br>_EM_111<br>_01 | ACCOUN<br>T<br>LISTING<br>(LOAN)                                       | Yes             | No        | No             | Loan    |             |
| RPT            | EXCESS<br>PAYMENT<br>(REFUND<br>) LOG<br>(LOAN)                        | OCSPMT<br>_EM_111<br>_03 | EXCESS<br>PAYMENT<br>(REFUND<br>) LOG<br>(LOAN)                        | Yes             | No        | No             | Loan    |             |
| RPT            | PAYMENT<br>HISTORY<br>(LOAN)   | OCSPMT<br>_EM_111<br>_04 | PAYMENT<br>HISTORY<br>(LOAN)   | Yes             | No        | No             | Loan    |             |
| RPT            | PAYMENT<br>ALLOCAT<br>IONS<br>LOG<br>(LOAN)                            | OCSPMT<br>_EM_111<br>_05 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG<br>(LOAN)                            | Yes             | No        | No             | Loan    |             |
| RPT            |  | OCSPMT<br>_EM_111<br>_06 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)        | Yes             | No        | No             | Loan    |             |
| RPT            | PRODUC<br>ER<br>STATEME<br>NT<br>(LOAN)                                | OCSPSM<br>_EM_111<br>_01 | PRODUC<br>ER<br>STATEME<br>NT<br>(LOAN)                                | Yes             | No        | No             | Loan    |             |
| RPT            | PRODUC<br>ER<br>MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN) | OCSPTX<br>_EM_111<br>_01 | PRODUC<br>ER<br>MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN) | Yes             | No        | No             | Loan    |             |
| RPT            | SCHEDU<br>LED FOR<br>CHARGE<br>OFF<br>ACCOUN<br>TS LOG<br>(LOAN)       | OCSSCH<br>_EM_111<br>_01 | SCHEDU<br>LED FOR<br>CHARGE<br>OFF<br>ACCOUN<br>TS LOG<br>(LOAN)       | Yes             | No        | No             | Loan    |             |
| RPT            | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)                | OCSTAM<br>_EM_111<br>_01 | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)                | Yes             | No        | No             | Loan    |             |

| Table 2-55 | (Cont.) | Batch | Jobs | Available |  |
|------------|---------|-------|------|-----------|--|
|------------|---------|-------|------|-----------|--|

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LOAN) | _EM_111                  | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LOAN) | Yes             | No        | No             | Loan    |             |
| RPT            | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)             | OCSTXN<br>_EM_111<br>_01 | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)             | Yes             | No        | No             | Loan    |             |
| RPT            | ACCOUN<br>T<br>LISTING<br>(LINE)                                   | OCSACC<br>_EM_112<br>_01 | ACCOUN<br>T<br>LISTING<br>(LINE)                                   | Yes             | No        | No             | Loan    |             |
| RPT            | ADVANC<br>E<br>POSTING<br>LOG<br>(LINE)                            | OCSADV<br>_EM_112<br>_01 | ADVANC<br>E<br>POSTING<br>LOG<br>(LINE)                            | Yes             | No        | No             | Loan    |             |
| RPT            | ADVANC<br>E<br>POSTING<br>ERROR<br>LOG<br>(LINE)                   | OCSADV<br>_EM_112<br>_02 | ADVANC<br>E<br>POSTING<br>ERROR<br>LOG<br>(LINE)                   | Yes             | No        | No             | Loan    |             |
| RPT            | PAYMENT<br>HISTORY<br>(LINE)                                       | OCSPMT<br>_EM_112<br>_04 | PAYMENT<br>HISTORY<br>(LINE)                                       | Yes             | No        | No             | Loan    |             |
| RPT            | PAYMENT<br>ALLOCAT<br>IONS<br>LOG<br>(LINE)                        | OCSPMT<br>_EM_112<br>_05 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG<br>(LINE)                        | Yes             | No        | No             | Common  |             |
| RPT            |  | OCSPMT<br>_EM_112<br>_06 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG BY<br>GL POST<br>DT (LINE)       | Yes             | No        | No             | Common  |             |
| RPT            | SCHEDU<br>LED FOR<br>CHARGE<br>OFF<br>ACCOUN<br>TS LOG<br>(LINE)   | OCSSCH<br>_EM_112<br>_01 | SCHEDU<br>LED FOR<br>CHARGE<br>OFF<br>ACCOUN<br>TS LOG<br>(LINE)   | Yes             | No        | No             | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT (LINE)               | OCSTAM<br>_EM_112<br>_01 | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT (LINE)               | Yes             | No        | No             | Common  |             |
| RPT            | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LINE) | _EM_112                  | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LINE) | Yes             | No        | No             | Common  |             |
| RPT            | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT (LINE)                | OCSTXN<br>_EM_112<br>_01 | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT (LINE)                | Yes             | No        | No             | Common  |             |
| RPT            | ACCOUN<br>T<br>LISTING<br>(LEASE)                                  | OCSACC<br>_EM_121<br>_01 | ACCOUN<br>T<br>LISTING<br>(LEASE)                                  | Yes             | No        | No             | Common  |             |
| RPT            |  | OCSPMT<br>_EM_121<br>_04 | PAYMENT<br>HISTORY<br>(LEASE)                                      | Yes             | No        | No             | Common  |             |
| RPT            |  | OCSPMT<br>_EM_121<br>_05 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG<br>(LEASE)                       | Yes             | No        | No             | Common  |             |
| RPT            |  | OCSPMT<br>_EM_121<br>_06 | PAYMENT<br>ALLOCAT<br>IONS<br>LOG BY<br>GL POST<br>DT<br>(LEASE)   | Yes             | No        | No             | Common  |             |
| RPT            | SCHEDU   | OCSSCH<br>_EM_121<br>_01 |  | Yes             | No        | No             | Common  |             |
| RPT            | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT<br>(LEASE)           | OCSTAM<br>_EM_121<br>_01 | AMORTIZ<br>ED TXNS<br>LOG BY<br>GL POST<br>DT<br>(LEASE)           | Yes             | No        | No             | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|-------------|
| RPT            | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LEASE) | _EM_121                  | SCHEDU<br>LED FOR<br>TERMINA<br>TION<br>ACCOUN<br>TS LOG<br>(LEASE) | Yes             | No        | No             | Common  |             |
| RPT            | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LEASE)             | OCSTXN<br>_EM_121<br>_01 | MONETA<br>RY TXNS<br>LOG BY<br>GL POST<br>DT<br>(LEASE)             | Yes             | No        | No             | Common  |             |
| RPT            | BANKRU<br>PTCY<br>LOG   | OCOBNK<br>_EM_100<br>_01 | BANKRU<br>PTCY<br>LOG   | Yes             | No        | No             | Common  |             |
| RPT            | COLLECT<br>OR<br>ACTIVITY<br>(DETAILE<br>D) LOG                     | OCOCOL<br>_EM_100<br>_01 | COLLECT<br>OR<br>ACTIVITY<br>(DETAILE<br>D) LOG                     | No              | No        | Yes            | Common  |             |
| RPT            | COLLECT<br>OR<br>PRODUC<br>TIVITY<br>BY<br>QUEUE                    | OCOCOL<br>_EM_100<br>_02 | COLLECT<br>OR<br>PRODUC<br>TIVITY<br>BY<br>QUEUE                    | No              | No        | Yes            | Common  |             |
| RPT            | DELINQU<br>ENCY<br>ANALYSI<br>S BY<br>PRODUC<br>ER                  | OCOCOL<br>_EM_100<br>_03 | DELINQU<br>ENCY<br>ANALYSI<br>S BY<br>PRODUC<br>ER                  | No              | No        | Yes            | Common  |             |
| RPT            | DELINQU<br>ENCY<br>ANALYSI<br>S BY<br>CREDIT<br>GRADE               | OCOCOL<br>_EM_100<br>_04 | DELINQU<br>ENCY<br>ANALYSI<br>S BY<br>CREDIT<br>GRADE               | No              | No        | Yes            | Common  |             |
| RPT            | DELINQU<br>ENCY<br>ANALYSI<br>S BY<br>STATE                         | OCOCOL<br>_EM_100<br>_05 |   | No              | No        | Yes            | Common  |             |
| RPT            |   | OCOCOL<br>_EM_100<br>_06 |   | No              | No        | Yes            | Common  |             |
| RPT            | COLLECT<br>OR<br>ACTIVITY<br>LOG                                    | OCOCOL<br>_EM_100<br>_07 |   | No              | No        | Yes            | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| RPT            | DEFICIE<br>NCY LOG                                     | OCODEF<br>_EM_100<br>_01 | DEFICIE<br>NCY LOG                                     | No              | No        | Yes            | Common  |             |
| RPT            | DELINQU<br>ENCY<br>LOG                                 | OCODLQ<br>_EM_100<br>_01 | DELINQU<br>ENCY<br>LOG                                 | No              | No        | Yes            | Common  |             |
| RPT            | REPOSS<br>ESSION/<br>FORECL<br>OSURE<br>LOG            | OCOREP<br>_EM_100<br>_01 | REPOSS<br>ESSION/<br>FORECL<br>OSURE<br>LOG            | No              | No        | Yes            | Common  |             |
| RPT            | NON<br>MONETA<br>RY TXNS<br>LOG                        | OCOTNM<br>_EM_100<br>_01 | NON<br>MONETA<br>RY TXNS<br>LOG                        | No              | No        | Yes            | Common  |             |
| RPT            | VENDOR<br>INVOICE<br>LOG                               | OCOVIN_<br>EM_100_<br>01 | VENDOR<br>INVOICE<br>LOG                               | No              | No        | Yes            | Common  |             |
| RPT            | VENDOR<br>WORK<br>ORDER<br>LOG                         | OCOVNA<br>_EM_100<br>_01 | VENDOR<br>WORK<br>ORDER<br>LOG                         | No              | No        | Yes            | Common  |             |
| RPT            | POOL<br>DELINQU<br>ENCY<br>SUMMAR<br>Y (LOAN)          | OCSSEC<br>_EM_111<br>_01 | POOL<br>DELINQU<br>ENCY<br>SUMMAR<br>Y (LOAN)          | No              | Yes       | No             | Common  |             |
| RPT            | POOL<br>DEFAULT<br>S (NON<br>LIQUIDAT<br>ED)<br>(LOAN) | OCSSEC<br>_EM_111<br>_02 | POOL<br>DEFAULT<br>S (NON<br>LIQUIDAT<br>ED)<br>(LOAN) | No              | Yes       | No             | Common  |             |
| RPT            | POOL<br>PAYOFFS<br>(LOAN)                              | OCSSEC<br>_EM_111<br>_03 | POOL<br>PAYOFFS<br>(LOAN)                              | No              | Yes       | No             | Common  |             |
| RPT            | POOL<br>RECOVE<br>RY<br>(LOAN)                         | OCSSEC<br>_EM_111<br>_04 | POOL<br>RECOVE<br>RY<br>(LOAN)                         | No              | Yes       | No             | Common  |             |
| RPT            | POOL<br>DELINQU<br>ENCY<br>(LOAN)                      | OCSSEC<br>_EM_111<br>_05 | POOL<br>DELINQU<br>ENCY<br>(LOAN)                      | No              | Yes       | No             | Common  |             |
| RPT            | POOL<br>REPURC<br>HASED<br>ACCOUN<br>TS<br>(LOAN)      | OCSSEC<br>_EM_111<br>_06 | POOL<br>REPURC<br>HASED<br>ACCOUN<br>TS<br>(LOAN)      | No              | Yes       | No             | Common  |             |

Table 2-55 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on                                   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|--|
| RPT            | POOL<br>MONTHL<br>Y<br>ACTIVITY  | OCSSEC<br>_EM_111<br>_07 | POOL<br>MONTHL<br>Y<br>ACTIVITY                   | No              | Yes       | No             | Common  |  |
|                | (LOAN)   |                          | (LOAN)  |                 |           |                |         |  |
| RPT            | POOL<br>LIQUIDAT<br>ED<br>CONTRA<br>CTS<br>(LOAN)                      | OCSSEC<br>_EM_111<br>_08 | POOL<br>LIQUIDAT<br>ED<br>CONTRA<br>CTS<br>(LOAN) | No              | Yes       | No             | Common  |  |
| RPT            | POOL<br>TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN)                      | OCSSEC<br>_EM_111<br>_09 | POOL<br>TXNS<br>LOG BY<br>GL POST<br>DT<br>(LOAN) | No              | Yes       | No             | Common  |  |
| SETQRT         | Real time<br>Queues<br>processin<br>g                                  | QCSPRC<br>_BJ_100_<br>02 | Real time<br>Queues<br>processin<br>g             | No              | Yes       | Yes            | Common  | This batch<br>job<br>processes<br>queues<br>marked<br>as real<br>time<br>based on<br>refresh<br>frequency<br>setup in<br>the job<br>set. |
| ТАМ            | MONTH<br>END<br>COMPEN<br>SATION<br>DISBURS<br>EMENT<br>PROCES<br>SING | TPRCOM<br>_BJ_100_<br>01 |   | No              | Yes       | No             | Common  |  |
| ТАМ            | PRODUC<br>ER<br>STATEME<br>NTS   | _BJ_100_                 | PRODUC<br>ER<br>STATEME<br>NTS                    | No              | Yes       | No             | Common  |  |
| ТАМ            | PRODUC<br>ER<br>STATUS<br>CHANGE                                       | TPRSTA_<br>BJ_100_0<br>1 | PRODUC<br>ER<br>STATUS<br>CHANGE                  | No              | Yes       | No             | Common  |  |

 Table 2-55
 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on                              | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|--|
| ΤΑΜ            | Depreciati<br>on<br>calculator<br>batch job  | TAMDEP_<br>BJ_121_0<br>1 |   | Yes             | Yes       | Yes            | Lease   | This<br>process is<br>used to<br>calculate<br>the delta<br>depreciati<br>on value<br>of the<br>asset<br>from<br>previous<br>to current<br>period<br>(current<br>indicator<br>is set as <b>Y</b><br>by<br>default). |
| ТАМ            | Amortizati<br>on<br>schedule<br>batch job    | TAMIMP_<br>BJ_100_0<br>1 | IMPUTED<br>INTERES<br>T<br>AMORTIZ<br>ATION<br>TRANSA<br>CTIONS<br>PROCES<br>SING | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used to<br>generate<br>Amortizati<br>on<br>schedule<br>based on<br>imputed<br>interest<br>rate for<br>loan<br>contracts<br>with<br>Imputed<br>Interest                                       |
| TPE            | Escrow<br>Analysis<br>&<br>Disburse<br>ments | TXNCHG<br>_BJ_100_<br>02 | CHARGE<br>OFF<br>PROCES<br>SING<br>FOR<br>ACTIVE<br>ACCOUN<br>TS                  | No              | Yes       | No             | Common  | This<br>package<br>contains<br>procedure<br>s related<br>to Batch<br>Job for<br>chargeoff<br>processin<br>g  |
| ESC            | ESCROW<br>ANALYSI<br>S<br>POSTING            | TESANL_<br>BJ_100_0<br>1 |   | No              | Yrs       | No             | Common  | This<br>package<br>contains<br>procedure<br>s related<br>to Batch<br>Job for<br>escrow<br>analysis<br>processin<br>g   |

| Table 2-55 | (Cont.) | Batch Job | s Available |
|------------|---------|-----------|-------------|
|------------|---------|-----------|-------------|



| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|--|
| ESC            | CREATE<br>BATCHES<br>FOR<br>CUSTOM<br>ER<br>REFUND<br>REQUES<br>T                                 | TESANL_<br>BJ_100_0<br>2 |   | No              | Yes       | No             | Common  | This<br>package<br>contains<br>procedure<br>s related<br>to Batch<br>Job for<br>escrow<br>analysis<br>processin<br>g |
| ESC            | COMPUT<br>E<br>CONTRO<br>LS FOR<br>CUSTOM<br>ER<br>REFUND<br>REQUES<br>T<br>BATCHES               | TESANL_<br>BJ_100_0<br>4 | COMPUT<br>E<br>CONTRO<br>LS FOR<br>CUSTOM<br>ER<br>REFUND<br>REQUES<br>T<br>BATCHES | No              | Yes       | No             | Common  |  |
| ESC            |   | TESANL_<br>BJ_100_0<br>5 | ESCROW<br>COMPLIA<br>NCE<br>CHECKIN<br>G  | No              | Yes       | No             | Common  |  |
| ESC            | CREATE<br>PAYABLE<br>REQUISI<br>TIONS<br>FROM<br>APPROV<br>ED<br>DISBURS<br>EMENT<br>REQUES<br>TS | TESDSB_<br>BJ_100_0<br>1 |   | No              | Yes       | No             | Common  |  |
| PUR            |   | PACARC_<br>BJ_100_0<br>1 |   | No              | Yes       | No             | Common  |  |
| EVE            | BATCH<br>EVENTS<br>FOR<br>ACCOUN<br>TS  | EVBACC<br>_BJ_100_<br>01 | BATCH<br>EVENTS<br>FOR<br>ACCOUN<br>TS  |                 | Yes       |                |         |  |
| EVE            | BATCH<br>EVENTS<br>FOR<br>APPLICA<br>TIONS  | EVBAPP_<br>BJ_100_0<br>1 | BATCH<br>EVENTS<br>FOR<br>APPLICA<br>TIONS  | Yes             |           |                |         |  |

| Table 2-55 | (Cont.) Batch Jobs | Available |
|------------|--------------------|-----------|
|            |                    |           |



| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|---|
| EVE            | MAIN<br>BATCH<br>JOB FOR<br>BATCH<br>EVENTS<br>PROCES<br>SING       | EVBPRC<br>_BJ_100_<br>01 | MAIN<br>BATCH<br>JOB FOR<br>BATCH<br>EVENTS<br>PROCES<br>SING       |                 | Yes       |                |         |   |
| ODD2           | BATCH<br>JOB TO<br>GENERA<br>TE<br>METRO 2<br>DATA                  | CBUUTL_<br>BJ_100_0<br>2 |   | Yes             |           |                |         |   |
| ODD2           | BATCH<br>JOB FOR<br>CREATIN<br>G<br>METRO 2<br>DATA<br>FILE         | CBUUTL_<br>BJ_100_0<br>3 |   | Yes             |           |                |         |   |
| ODD2           | THIRD<br>PARTY<br>ACH<br>PROCES<br>SING                             | ACTPRC_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         |   |
| ODD2           | THIRD<br>PARTY<br>OUTPUT<br>DATA<br>DUMP<br>SERVICI<br>NG           | ACTPRC_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         | This<br>process<br>pulls the<br>customer<br>account<br>details<br>shared in<br>input data<br>files for<br>processin<br>g. |
| ESC            | JOB TO<br>GENERA<br>TE<br>ESCROW<br>DISCLOS<br>URE<br>STATEME<br>NT | OEDPRC<br>_BJ_100_<br>01 | JOB TO<br>GENERA<br>TE<br>ESCROW<br>DISCLOS<br>URE<br>STATEME<br>NT |                 | Yes       |                |         | -   |
| EDF            | ADR FILE  | EDFADR_<br>BJ_100_0<br>1 | ADR FILE  |                 | Yes       |                |         |   |
| EDF            | IVR FILE  | EDFIVR_<br>BJ_100_0<br>1 | IVR FILE  |                 | Yes       |                |         |   |

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| TPE            | CONTRA<br>CTUAL<br>PROMOTI<br>ON<br>CANCEL<br>PROCES<br>SING   | TXNPRM<br>_BJ_100_<br>04 | CONTRA<br>CTUAL<br>PROMOTI<br>ON<br>CANCEL<br>PROCES<br>SING   |                 | Yes       |                |         |             |
| TPE            | RATE<br>CHANGE<br>PROCES<br>SING<br>FOR<br>BACKDAT<br>ED<br>INDEXES                                    | TXNRAT_<br>BJ_100_0<br>2 | RATE<br>CHANGE<br>PROCES<br>SING<br>FOR<br>BACKDAT<br>ED<br>INDEXES                                    |                 | Yes       |                |         |             |
| RDB1           | LOAD<br>ACCOUN<br>T<br>RELATED<br>DATA<br>INTO T<br>TABLES   | RACDMP<br>_BJ_100_<br>01 |  |                 | Yes       |                |         |             |
| TPE            |  | TXNINS_<br>BJ_100_0<br>1 | EXPIRED<br>INSURAN<br>CE<br>PROCES<br>SING   |                 | Yes       |                |         |             |
| ADT            | UPDATE<br>ROWID<br>IN AUDIT<br>TABLE<br>(RUN<br>THIS JOB<br>AFTER<br>EXPORTI<br>MPORT<br>OF<br>TABLES) | ADTPRC<br>_BJ_100_<br>01 | UPDATE<br>ROWID<br>IN AUDIT<br>TABLE<br>(RUN<br>THIS JOB<br>AFTER<br>EXPORTI<br>MPORT<br>OF<br>TABLES) |                 | Yes       |                |         |             |
| RDB1           | LOAD<br>INSURAN<br>CE DATA<br>TO T<br>TABLES   | RINDMP_<br>BJ_100_0<br>1 | LOAD<br>INSURAN<br>CE DATA<br>TO T<br>TABLES   |                 | Yes       |                |         |             |
| AGS            | SALE<br>LEAD<br>AGING  | AGSSAL_<br>BJ_100_0<br>1 |  | Yes             |           |                |         |             |
| BOD            | PROCES<br>S<br>PARKED<br>TRANSA<br>CTIONS  | JOBBOD<br>_BJ_000_<br>02 | PROCES<br>S<br>PARKED<br>TRANSA<br>CTIONS  |                 | Yes       |                |         |             |

Table 2-55 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on                                      | Batch<br>Job             | Descripti<br>on                                 | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|-------------|
| BOD            | MARK<br>SYSTEM<br>FOR<br>BEGININ<br>G OF<br>DAY      | JOBBOD<br>_BJ_000_<br>01 | MARK<br>SYSTEM<br>FOR<br>BEGININ<br>G OF<br>DAY |                 | Yes       |                |         |             |
| EOD            | SET<br>SYSTEM<br>MODE TO<br>END-OF-<br>DAY           | JOBEOD<br>_BJ_000_<br>01 | SET<br>SYSTEM<br>MODE TO<br>END-OF-<br>DAY      |                 | Yes       |                |         |             |
| ACR            | DAILY<br>TRIAL<br>BALANC<br>E DATA                   | TABACC_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         |             |
| LTR2           | RATE<br>CHANGE<br>PRE-<br>INTIMATI<br>ON<br>LETTER   | LCSRAT_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         |             |
| BLK            | BULK<br>UPLOAD<br>FOR<br>PRICING<br>SETUP            | BLKPRP_<br>BJ_100_0<br>1 |   | Yes             |           |                |         |             |
| BLK            | BULK<br>UPLOAD<br>FOR GL<br>ATTRIBU<br>TES           | BLKGLS_<br>BJ_100_0<br>1 |   |                 |           |                | Common  |             |
| BLK            | BULK<br>UPLOAD<br>FOR GL<br>TRANSLA<br>TION          | BLKGLS_<br>BJ_100_0<br>2 |   |                 |           |                | Common  |             |
| BLK            | BULK<br>UPLOAD<br>FOR GL<br>TRANSA<br>CTION<br>TYPES | BLKGLS_<br>BJ_100_0<br>3 |   |                 |           |                | Common  |             |
| BLK            | BULK<br>UPLOAD<br>FOR GL<br>TRANSA<br>CTION<br>LINKS | BLKGLS_<br>BJ_100_0<br>4 |   |                 |           |                | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|---|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| ODD2           | RATE<br>CHANGE<br>LETTER<br>FILE  | OLSRAT_<br>BJ_100_0<br>1 |  |                 | Yes       |                |         |             |
| TPE            | EXPIRED<br>DRAW<br>PERIOD<br>PROCES<br>SING<br>(STAGE<br>FUNDED<br>LOANS) | TXNDRW<br>_BJ_111_<br>01 |  |                 | Yes       |                |         |             |
| ODD2           | DEALER<br>SUBVEN<br>TION<br>STATEME<br>NTS                                | OPSSBV<br>_BJ_100_<br>01 | DEALER<br>SUBVEN<br>TION<br>STATEME<br>NTS<br>GENERA<br>TION                 |                 |           |                | Common  |             |
| ТАМ            | SUBVEN<br>TION<br>RECEIVA<br>BLE<br>PROCES<br>SING<br>(PAY AS<br>GO)      | TPRSBV_<br>BJ_100_0<br>1 |  |                 |           |                | Common  |             |
| ODD2           | PRODUC<br>ER<br>CHECK<br>PRINT  | OPCPRC<br>_BJ_100_<br>01 | PRODUC<br>ER<br>CHECK<br>PRINT<br>GENERA<br>TION                             |                 |           |                | Common  |             |
| BSR            | BEHAVIO<br>RAL<br>SCORIN<br>G   | BSRPRC<br>_BJ_100_<br>01 | BEHAVIO<br>RAL<br>SCORIN<br>G  |                 | Yes       |                |         |             |
| AGE            | TRANSA<br>CTION IN<br>WAITING<br>FOR<br>APPROV<br>AL<br>AGING             | TXNAGE<br>_BJ_100_<br>01 | TRANSA<br>CTION IN<br>WAITING<br>FOR<br>APPROV<br>AL<br>AGING<br>PROCES<br>S |                 | Yes       |                |         |             |

| Table 2-55 | (Cont.) Batch Jobs | Available |
|------------|--------------------|-----------|
|            | (                  |           |

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|---|
| ACR            | PREPAR<br>E BATCH<br>DATA<br>FOR<br>INTERES<br>T         | TXNACR_<br>BJ_100_0<br>2 |   |                 | Yes       |                |         |   |
|                | ACCRUA<br>L AND<br>DELINQU<br>ENCY                       |                          | ACCRUA<br>L AND<br>DELINQU<br>ENCY<br>PROCES<br>SING      |                 |           |                |         |   |
| PDC            | POST<br>DATED<br>CHECKS                                  | PDCPRC<br>_BJ_100_<br>01 | POST<br>DATED<br>CHECKS                                   |                 | Yes       |                |         |   |
| PDC            | PENDING<br>PDC   | PDCPND<br>_BJ_100_<br>01 | PENDING<br>PDC<br>PROCES<br>SING                          |                 | Yes       |                |         |   |
| LTR2           | PDC<br>RENEWA<br>L                                       | LCSPDC_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         |   |
|                | LETTER   |                          | LETTER<br>GENERA<br>TION                                  |                 |           |                |         |   |
| DOT            | APPLICA<br>TION<br>DOCUME<br>NT LOAD                     | DOLPRC<br>_BJ_000_<br>02 | APPLICA<br>TION<br>DOCUME<br>NT LOAD                      | Yes             |           |                |         |   |
| ODD2           | ONE<br>TIME<br>ACH<br>POST<br>DATED<br>PAYMENT<br>LETTER | OLSPDP_<br>BJ_100_0<br>1 |   |                 | Yes       |                |         |   |
| ODD2           | OUTPUT<br>DATA<br>DUMP<br>SERVICI<br>NG                  | OSTPRC<br>_BJ_100_<br>02 | MASTER<br>CUSTOM<br>ER<br>STATEME<br>NT<br>GENERA<br>TION |                 | Yes       |                |         | This<br>process is<br>used to<br>generate<br>consolidat<br>ed<br>Account<br>statement<br>s<br>associate<br>d for each<br>Master<br>Account. |

 Table 2-55
 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|-------------|
| WFP            | BILLING  | WTXBIL_<br>BJ_132_0<br>1 |   |                 | Yes       |                |         |             |
| WFP            | DELINQU<br>ENCY  | WTXDLQ<br>_BJ_132_<br>01 |   |                 | Yes       |                |         |             |
| WFP            | LATE<br>CHARGE   | WTXLTC_<br>BJ_132_0<br>1 |   |                 | Yes       |                |         |             |
| WFP            | STATEME<br>NT  | WTXPSG<br>_BJ_132_<br>01 |   |                 | Yes       |                |         |             |
| WFP            | RATE<br>CHANGE   | WTXRAT<br>_BJ_132_<br>01 |   |                 | Yes       |                |         |             |
| WFP            | TERMINA<br>TION  | WTXTIP_<br>BJ_132_0<br>1 |   |                 | Yes       |                |         |             |
| TPE            | PERIODI<br>C<br>MAINTAI<br>NENCE<br>FEE                              | TXNPMF<br>_BJ_100_<br>01 | PERIODI<br>C<br>MAINTAI<br>NENCE<br>FEE<br>PROCES<br>SING |                 |           |                |         |             |
| WFP            | UNIT<br>UPLOAD   | WUPPRC<br>_BJ_132_<br>01 |   |                 |           |                | Common  |             |
| ODD2           | BATCH<br>JOB FOR<br>MONTHL<br>Y<br>HANDSO<br>FF FILE<br>FOR<br>SIMAH | CBUUTL_<br>BJ_100_0<br>4 |   |                 |           |                |         |             |
| PUR            | PURGE<br>ALL PTT<br>TABLES   | PTTPRC_<br>BJ_100_0<br>1 | PURGE   |                 |           |                | Common  |             |

 Table 2-55
 (Cont.) Batch Jobs Available

| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|-------------|
| TPE            | BATCH<br>JOB FOR<br>SETTING<br>MATURE<br>D<br>ACCOUN<br>T<br>CONDITI<br>ON | TXNMAC<br>_BJ_100_<br>01 |  |                 | Yes       |                |         |             |
| TPE            | NON<br>REFUND<br>GL  | TXNRFD_<br>BJ_100_0<br>1 |  |                 |           |                | Common  |             |
| TPE            | PAYMENT<br>ARRANG<br>EMENT   | TXNPAP_<br>BJ_100_0<br>1 |  |                 | Yes       |                |         |             |
| TPE            | DELAY<br>FEE   | TXNDLY_<br>BJ_100_0<br>1 |  |                 | Yes       |                |         |             |
| TPE            | STATEME<br>NT PAST<br>MATURIT<br>Y   | TXNSTM<br>_BJ_100_<br>01 |  |                 | Yes       |                |         |             |
| TPE            | BLACK<br>BOOK<br>INTERFA<br>CE   | VEVBBK_<br>BJ_100_0<br>1 |  |                 |           |                | Common  |             |
| LBT            | BULK<br>NSF<br>PAYMENT<br>REVERS<br>ALS                                    | TXNNSF_<br>BJ_100_0<br>1 |  |                 |           |                |         |             |
| ACR            | STOP<br>INTERES<br>T<br>ACCRUA<br>L  | TXNACR_<br>BJ_100_0<br>3 |  |                 | Yes       |                |         |             |
| QRT            | CUSTOM<br>ER<br>SERVICE<br>REAL<br>TIME<br>QUEUE                           | QCSPRC<br>_BJ_100_<br>02 | CUSTOM<br>ER<br>SERVICE<br>REAL<br>TIME<br>QUEUE<br>PROCES<br>SING |                 | Yes       |                |         |             |

 Table 2-55
 (Cont.) Batch Jobs Available



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|--|--------------------------|--|-----------------|-----------|----------------|---------|--|
| ODD2           | OUTBOU<br>ND<br>CUSTOM<br>ER<br>EXTRACT<br>S TO<br>PAYMENT<br>AGENCIE<br>S       | OCPPRC<br>_BJ_100_<br>01 | OUTBOU<br>ND<br>CUSTOM<br>ER<br>EXTRACT<br>S TO<br>PAYMENT<br>AGENCIE<br>S |                 | Yes       |                |         | This<br>process<br>generates<br><b>Custome</b><br>r<br>Payment<br>File<br>Extract<br>file with<br>individual<br>account<br>dues or<br>consolidat<br>ed dues<br>at Master<br>account<br>level in<br>column<br>definitions |
| ODD2           | MASTER<br>ACCOUN<br>T<br>CUSTOM<br>ER<br>MOCK<br>STATEME<br>NT<br>GENERA<br>TION | OMSPRC<br>_BJ_100_<br>01 |  | Yes             | Yes       | Yes            | Common  | This<br>process<br>generates<br>Asset<br>billing<br>Mock<br>Statement<br>s based<br>on<br>preferenc<br>es defined<br>in<br>Contract.   |
| IFP            | OFFLINE<br>CALL<br>ACTIVITY<br>POSTING   | ICAPRC_<br>BJ_100_0<br>1 |  |                 | Yes       |                |         |  |
| ACR            | RE-<br>START<br>INTERES<br>T<br>ACCRUA<br>L                                      | TXNACR_<br>BJ_100_0<br>4 |  |                 | Yes       |                |         |  |
| IFP            | UPLOAD<br>TRANSA<br>CTIONS   | ITUPRC_<br>BJ_100_0<br>1 | UPLOAD<br>TRANSA<br>CTIONS   |                 | Yes       |                |         |  |
| IFP            | POST<br>UPLOAD<br>ED<br>TRANSA<br>CTIONS   | ITUPRC_<br>BJ_100_0<br>2 | POST<br>UPLOAD<br>ED<br>TRANSA<br>CTIONS                                   |                 | Yes       |                |         |  |

| Table 2-55 | (Cont.) Batch Jobs | Available |
|------------|--------------------|-----------|
|            |                    |           |



| Engine<br>Type | Descripti<br>on  | Batch<br>Job             | Descripti<br>on                                     | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|--|--------------------------|---|-----------------|-----------|----------------|---------|---|
| IFP            | INPUT<br>FILE<br>PROCES<br>SING -<br>CURREN<br>CY<br>EXCHAN<br>GE RATE<br>FILE<br>UPLOAD | ICEPRC_<br>BJ_100_0<br>1 | CURREN<br>CY<br>EXCHAN<br>GE RATE<br>FILE<br>UPLOAD | Yes             | Yes       | Yes            | Common  | This<br>process<br>extracts<br>currency<br>exchange<br>rates from<br>desired<br>source at<br>scheduled<br>intervals.  |
| IFP            | INPUT<br>FILE<br>PROCES<br>SING -<br>INPUT<br>DATA<br>INSERTI<br>ON                      | IDDPRC_<br>BJ_000_0<br>1 |   |                 | Yes       |                |         | This<br>process<br>updates<br>customer<br>account<br>informatio<br>n<br>correspon<br>ding to<br>the details<br>received<br>from<br>external<br>system.<br>Ex:<br>Bankruptc<br>y details<br>in<br>External<br>Interface<br>screen or<br>Cure<br>Letter<br>details in<br>Account<br>Informatio<br>n screen. |
| IFP            | INPUT<br>FILE<br>PROCES<br>SING  | IPIPRC_B<br>J_100_01     |   | Yes             | Yes       | Yes            | Common  | This<br>process<br>uploads<br>input file<br>with PII<br>data into<br>the data<br>masking<br>screen.   |

| Table 2-55 | (Cont.) | Batch Jo | bs Available |
|------------|---------|----------|--------------|
|------------|---------|----------|--------------|



| Engine<br>Type | Descripti<br>on                 | Batch<br>Job             | Descripti<br>on | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|---------------------------------|--------------------------|-----------------|-----------------|-----------|----------------|---------|--|
| IFP            | INPUT<br>FILE<br>PROCES<br>SING | IUHPRC_<br>BJ_100_0<br>1 |                 | Yes             | Yes       | Yes            | Common  | This<br>process<br>uploads<br>asset<br>usage<br>details<br>into the<br>system.<br>Driven<br>through<br>Setup ><br>Data File<br>tab, when<br>placed in<br>correspon<br>ding<br>folder and<br>batch job<br>is run,<br>system<br>processes<br>the file<br>and loads<br>in<br><b>External</b><br><b>Interface</b><br><b>s</b> tab. |

| Table 2-55 | (Cont.) Batch Jobs Ava | ilable |
|------------|------------------------|--------|
|------------|------------------------|--------|

| Engine<br>Type | Descripti<br>on                  | Batch<br>Job             | Descripti<br>on | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|----------------------------------|--------------------------|-----------------|-----------------|-----------|----------------|---------|---|
| IFP            | INPUT<br>FILE<br>PROCESS<br>SING | ICPPRC_<br>BJ_100_0<br>1 | CUSTOM          |                 | Yes       | Yes            | Common  | This<br>process<br>uploads<br>customer/<br>business<br>based<br>payment<br>details<br>and are<br>displayed<br>in<br>Payment<br>Entry<br>screen<br>with Multi<br>Account<br>check box<br>selected.<br>The<br>status of<br>Payment<br>batch is<br>updated<br>based on<br>the value<br>of system<br>parameter<br>PMT_BAT<br>CH_PO<br>STING<br>(PAYMEN<br>T BATCH<br>POSTING<br>(PAYMEN<br>T BATCH<br>POSTING<br>(PAYMEN<br>T BATCH<br>POSTING<br>PREFER<br>ENCE).<br>If the<br>value is<br>set to <b>P</b><br>(POSTED<br>),<br>payment<br>job<br>request is<br>submitted<br>and<br>payment<br>is posted.<br>On<br>successfu<br>I posting,<br>the<br>payment<br>record is<br>available<br>in<br>Payment |

| Table 2-55 | (Cont.) Batch Jobs Available |  |
|------------|------------------------------|--|
|------------|------------------------------|--|

| Engine<br>Type | Descripti<br>on                 | Batch<br>Job             | Descripti<br>on                              | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---------------------------------|--------------------------|--|-----------------|-----------|----------------|---------|---|
|                |                                 |                          |  |                 |           |                |         | Maintena<br>nce<br>screen.  |
| IFP            | INPUT<br>FILE<br>PROCES<br>SING | ISCPRC_<br>BJ_100_0<br>1 | SECURIT<br>IZATION<br>POOL<br>FILE<br>UPLOAD |                 | Yes       |                |         | This<br>process<br>reads the<br>Securitiza<br>tion<br>upload file<br>and either<br>attach or<br>detach<br>the<br>accounts<br>of the<br>Pool.  |
| IFP            | INPUT<br>FILE<br>PROCES<br>SING | IADPRC_<br>BJ_100_0<br>1 | ACCOUN<br>T DUES<br>FILE<br>UPLOAD           |                 | Yes       |                |         | This<br>process<br>reads the<br>input file<br>to derive<br>future<br>prorated<br>due on a<br>particular<br>account.<br>For more<br>informatio<br>n refer to<br><b>Proration</b><br>of Future<br>Account<br>Dues<br>section in<br>Dashboar<br>d ><br>Process<br>Files. |
| PUR            | ARCHIVE<br>PURGE<br>JOB SET     | PJRPAC_<br>BJ_100_0<br>1 | PURGE<br>ACCOUN<br>TS DATA                   | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>accounts<br>data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS   |

| Table 2-55 | (Cont.) | Batch Jobs | Available |
|------------|---------|------------|-----------|
|------------|---------|------------|-----------|



| Engine<br>Type | Descripti<br>on             | Batch<br>Job             | Descripti<br>on                  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t  |
|----------------|-----------------------------|--------------------------|----------------------------------|-----------------|-----------|----------------|---------|--|
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPAP_<br>BJ_100_0<br>1 | PURGE<br>APPLICA<br>TION<br>DATA | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>applicatio<br>n data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS                      |
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPGL_<br>BJ_100_0<br>1 |                                  | Yes             | Yes       | Yes            | Common  | This<br>process<br>general<br>ledger<br>transactio<br>n data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS           |
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPPA_<br>BJ_100_0<br>1 |                                  | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>pools and<br>its<br>transactio<br>ns data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS |

| Table 2-55 | (Cont.) | ) Batch | Jobs | Available |
|------------|---------|---------|------|-----------|
|            |         | , Daton | 0005 | Available |



| Engine<br>Type | Descripti<br>on             | Batch<br>Job             | Descripti<br>on | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|-----------------------------|--------------------------|-----------------|-----------------|-----------|----------------|---------|---|
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPPX_<br>BJ_100_0<br>1 |                 | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>producer<br>transactio<br>n data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS |
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPTX_<br>BJ_100_0<br>1 |                 | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>account<br>transactio<br>n data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS  |
| PUR            | ARCHIVE<br>PURGE<br>JOB SET | PJRPVA_<br>BJ_100_0<br>1 |                 | Yes             | Yes       | Yes            | Common  | This<br>process<br>purges<br>vendor<br>assignme<br>nt data in<br>archival<br>tables<br>based on<br>the days<br>defined in<br>system<br>parameter<br>PAC_PUR<br>GE_DAYS    |

| Table 2-55 | (Cont.) Batch Jobs Available |
|------------|------------------------------|



| Engine<br>Type | Descripti<br>on                    | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------------|--------------------------|---|-----------------|-----------|----------------|---------|---|
| REV1           | Revenue<br>Recogniti<br>on job set | REVREC<br>_BJ_100_<br>01 | DAILY<br>REVENU<br>E<br>RECOGN<br>ITION<br>PROCES<br>SING | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used to<br>validate if<br>Account<br>Revenue<br>Recogniti<br>on Equity<br>is <b>greater</b><br><b>than or</b><br><b>equal to</b><br>Target<br>Revenue<br>Recogniti<br>on Equity<br>and<br>update<br>the<br>Current<br>Qualificati<br>on<br>Indicator. |

| Engine<br>Type | Descripti<br>on                    | Batch<br>Job             | Descripti<br>on  | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|------------------------------------|--------------------------|--|-----------------|-----------|----------------|---------|---|
| REV2           | Revenue<br>Recogniti<br>on job set | REVREC<br>_BJ_100_<br>02 | MONTH<br>END<br>REVENU<br>E<br>RECOGN<br>ITION<br>PROCES<br>SING | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used to<br>validate<br>the status<br>of<br>Account<br>Revenue<br>Recognitio<br>on<br>Qualifier<br>indicator<br>and<br>update<br>the<br>following<br>fields:<br>• Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Mont<br>h Enco<br>indica<br>tor<br>(after<br>mont<br>h end<br>proce<br>ssing<br>)<br>• Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Mont<br>h Enco<br>indica<br>tor<br>(after<br>mont<br>h end<br>proce<br>ssing<br>)<br>• Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Mont<br>h Enco<br>indica<br>tor<br>(after<br>mont<br>h end<br>proce<br>ssing<br>)<br>• Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Mont<br>h Enco<br>indica<br>tor<br>(after<br>mont<br>h end<br>proce<br>ssing<br>)<br>• Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Bate<br>• Last<br>Acco<br>unt<br>Reve<br>nue<br>Reco<br>gnitio<br>n<br>Qualifi<br>ier<br>Date |

| Table 2-55 | (Cont.) | <b>Batch Jobs</b> | Available |
|------------|---------|-------------------|-----------|
|------------|---------|-------------------|-----------|

| Engine<br>Type | Descripti<br>on   | Batch<br>Job             | Descripti<br>on   | Originati<br>on | Servicing | Collectio<br>n | Product | Commen<br>t   |
|----------------|---|--------------------------|---|-----------------|-----------|----------------|---------|---|
|                |   |                          |   |                 |           |                |         | ier<br>Date   |
| SETEVE         | BATCH<br>EVENTS<br>PROCES<br>SING                                   | EVEPRC<br>_BJ_100_<br>01 | BATCH<br>EVENTS<br>PROCES<br>SING   | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used for<br>BATCH<br>EVENTS<br>PROCES<br>SING for<br>the<br>Entities<br>Account/<br>Applicatio<br>n/Assets.             |
| SETEVE2        | EVENTS<br>PROCES<br>SING<br>FOR<br>CUSTOM<br>ER AND<br>BUSINES<br>S | EVEPRC<br>_BJ_100_<br>03 | BATCH<br>EVENTS<br>PROCES<br>SING<br>(CUSTOM<br>ER AND<br>BUSINES<br>S<br>ENTITIES<br>) | Yes             | Yes       | Yes            | Common  | This<br>process is<br>used for<br>BATCH<br>EVENTS<br>PROCES<br>SING for<br>the<br>Entities<br>Customer/<br>Business/<br>Vendors/<br>Producers |

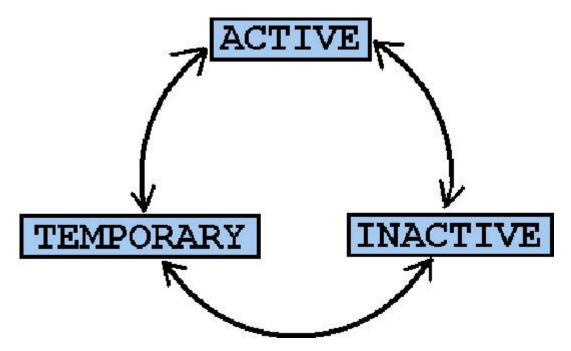
Table 2-55 (Cont.) Batch Jobs Available

# 2.11 Producer Cycles

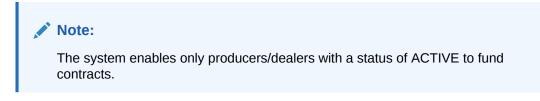
The Producer setup screen enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup screen.

For example,

### Figure 2-23 Producer Cycle



The Producer Setup screen also defines the user responsibilities capable of changing the producer status.



### To set up Producer Cycles

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > System > Producer Cycles.
- 2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:
  - Cycle Definition
  - Current/Next Status
  - Status Change Responsibilities



|                          | Producer Cycles × |                  |            |          |      |  |   |                 |                 | X       |
|--------------------------|-------------------|------------------|------------|----------|------|--|---|-----------------|-----------------|---------|
| DashBoard                |                   |                  |            |          |      |  |   |                 |                 |         |
| > Origination            | Cycle Definition  |                  |            |          |      |  |   |                 |                 |         |
| Servicing                | View - Format -   | Freeze           | Detach     | ل Wrap   | 69   |  |   |                 |                 |         |
| > Collections            | Cyde              | Type             | La contra  | den unde | 48   |  |   |                 |                 |         |
| > WFP                    | PRO               |                  | ICER CYCLE |          |      |  |   |                 |                 |         |
|                          |                   |                  |            |          |      |  |   |                 |                 |         |
| > Tools                  |                   |                  |            |          |      |  |   |                 |                 |         |
| Setup                    | Current/ Next S   | tatus            |            |          |      |  |   | -               | Add 📃 View      | 🖋 Audit |
| 4 Setup 🔺                | View - Format -   | Freeze           | Detach     | Wrap     | 65   |  |   |                 |                 | -       |
| -4 Administration        | Current Code      |                  | hand I     | Next Co  |      |  |   |                 |                 |         |
| 4 System                 | ACTIVE            |                  |            | ACTIVE   |      |  |   |                 |                 |         |
| System Parameter         | ACTIVE            |                  |            | INACTI   | /E   |  |   |                 |                 |         |
| Lookups                  | ACTIVE            |                  |            | TEMPOR   | LARY |  |   |                 |                 |         |
| User Defined Tables      | INACTIVE          |                  |            | ACTIVE   |      |  |   |                 |                 |         |
| Audit Tables             | INACTIVE          |                  |            | INACTI   |      |  |   |                 |                 |         |
| User Defined Defaults    | INACTIVE          |                  |            | TEMPOR   |      |  |   |                 |                 |         |
| Transaction Codes E      | TEMPORARY         |                  |            | ACTIVE   |      |  |   |                 |                 |         |
| Data Files               | TEMPORARY         |                  |            | INACTI   |      |  |   |                 |                 |         |
| Dedupe<br>Securitization | TEMPORARY         |                  |            | WEMPOF   | LARY |  |   |                 |                 |         |
|                          | •                 |                  |            |          |      |  |   |                 |                 |         |
| Events<br>Batch Jobs     |                   |                  |            |          |      |  |   |                 |                 |         |
| Producer Cycles          | Status Change F   | Responsibilities | 5          |          |      |  |   | de Add ,        | Edit View       | V Aud   |
| Vendors                  | View - Format -   | Freeze           | Detach     | Wrap لي  | (2)  |  |   |                 |                 |         |
| Collection Cycles        | Responsibility    |                  | See.       |          |      |  |   |                 | ed Ind          |         |
| Reports                  | ALL               |                  |            |          |      |  |   | Y               |                 |         |
| Error Messages           |                   |                  |            |          |      |  |   |                 |                 |         |
| Translations             |                   |                  |            |          |      |  |   |                 |                 |         |
| 4 User                   | Status Change F   | Responsibilities | 5          |          |      |  |   |                 |                 |         |
| Organization             |                   |                  |            |          |      |  |   | 🕞 Save and Stay | Save and Return | Betu    |
| Companies                |                   |                  |            |          |      |  |   |                 |                 |         |
| Access                   |                   |                  |            |          |      | <ul> <li>Responsibility ALL</li> </ul> | - | 1               |                 |         |
| Users                    |                   |                  |            |          |      | * Allowed Ind                          |   | 2               |                 |         |
| Credit Bureau            |                   |                  |            |          |      | Polowed Ind [*]                        |   |                 |                 |         |
| Correspondence           |                   |                  |            |          |      |  |   |                 |                 |         |
| General Ledger           |                   |                  |            |          |      |  |   |                 |                 |         |
| Queues                   |                   |                  |            |          |      |  |   |                 |                 |         |
| Printers                 |                   |                  |            |          |      |  |   |                 |                 |         |
| Bank Details             |                   |                  |            |          |      |  |   |                 |                 |         |
| Check Details            |                   |                  |            |          |      |  |   |                 |                 |         |
| Standard Payees          |                   |                  |            |          |      |  |   |                 |                 |         |
| Currencies               |                   |                  |            |          |      |  |   |                 |                 |         |

Figure 2-24 Producer Cycles

3. In the **Cycle Definitions** section, you can view the following information.

Table 2-56 Cycle Definitions

| Field | View This                |
|-------|--------------------------|
| Cycle | Displays the cycle name. |
| Туре  | Displays the cycle type. |

 In the Cycle/Next Status section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-57 Cycle/Next Status

| Field        | Do this   |
|--------------|---|
| Current Code | Select the current code from which you need to perform transition, from the drop-down list. |
| Next Code    | Select the code to which you need to perform transition, from the drop-down list.           |

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Status Change Responsibilities section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 2-58 Status Change Responsibilities

| Field               | Do this   |
|---------------------|---|
| Responsibility Code | Select the responsibility that will be capable of executing this transition, from the drop-down list. |



#### Table 2-58 (Cont.) Status Change Responsibilities

| Field             | Do this  |
|-------------------|--|
| Allowed Indicator | Check this box to enable the responsibility to execute the transition. |

# 2.12 Vendors

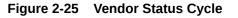
During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the following:

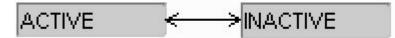
- Cycles Tab
- Vendor Services Tab
- Vendor Fees Tab
- Invoice Rules tab

### 2.12.1 Cycles Tab

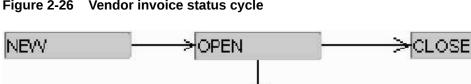
The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle. The different categories are:

You can define vendor status cycle and restrict the status change based on responsibility.





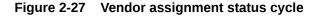
You can define vendor invoice status cycle and restrict the status change based on responsibility.

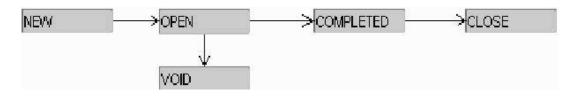


YOD

#### Figure 2-26 Vendor invoice status cycle

You can define vendor assignment status cycle and restrict the status change based on responsibility.







You can define vendor invoice payment status cycle and restrict the status change based on responsibility.

### Figure 2-28 Vendor invoice payment status cycle



### To set up the vendor cycles

- Click Setup > Setup > Administration > System > Vendors > Cycles. The screen contains three sections:
  - Status Cycle
  - Current/Next Status
  - Status Change Responsibilities

### Figure 2-29 Vendor cycles

| anu 🔮  | Status Cycle           |  | di Add ∥ Edt  |
|--|------------------------|--|---|
| oard   |                        | Freeze 🛗 Detach 🛛 🚽 Wrap 🛛 🚱               |   |
| ation  | Cycle                  | Туре                                       | Order Type  |
| na   | VEN REPO ALL           | VENDOR ASSIGNMENT STATUS CYCLE             |   |
|  | VEN_COLLECTION         | VENDOR ASSIGNMENT STATUS CYCLE             | ALL   |
| tions  | VEN CYC 2              | VENDOR ASSIGNMENT STATUS CYCLE             | IMPOUND INVOLUNTARY REPOSSESSION                              |
|  | VEN_REPO               | VENDOR ASSIGNMENT STATUS CYCLE             | REPOSSESSION  |
|  |                        |  |   |
|  | Status Cycle           |  |   |
| stem *   |                        |  | 🕞 Save and Add 🛛 🔒 Save and Stay 🔄 Save and Return 🔇 🧔 Beturn |
| System Parameter<br>Lookups E<br>User Defined Tables | * Cycle                |  | Type VENDOR ASSIGNMENT STATUS CYCLE * Order Type ALL          |
| Audit Tables<br>User Defined Defaults                | Current/ Next Status   | Freeze 🔐 Detach 🚽 Wrap 🚱                   | 💠 <u>A</u> dd 🥒 <u>E</u> dt 📃 <u>yl</u> ew 🥪 Aydit            |
| Transaction Codes                                    | Current Code           | Next Code Action Code                      | Result Code   |
| Data Files<br>Dedupe<br>Securitization               | No data to display.    |  |   |
| Events   | Status Change Responsi | hilities                                   | 🗣 Add 🥒 Edit 📃 Vjew 🔗 Audit                                   |
| Batch Jobs   |                        |  |   |
| Securitization                                       | Status Change Responsi | <b>bilities</b><br>Freeze 武Detach 실 Wrap 🚱 | <b>◆</b> ±64  |

2. In the **Status Cycle** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields are given below:

### Table 2-59 Status Cycle

| Field      | View this  |  |  |  |  |
|------------|--|--|--|--|--|
| Cycle      | Specify the status cycle for the vendor.                           |  |  |  |  |
| Туре       | Displays the type of vendor assignment status cycle.               |  |  |  |  |
| Order Type | Select the work order type for the vendor from the drop-down list. |  |  |  |  |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Current/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-60 Vendor cycles

| Field        | Do this   |
|--------------|---|
| Current Code | Select the current code from which you need to<br>transition, from the drop-down list                     |
| Next Code    | Select the Next status code to which you need to transition, from the drop-down list                      |
| Action Code  | Select the call activity action code from the drop down list.   |
| Result Code  | Depending on the call activity action code, you<br>can select the result code from the drop down<br>list. |

### Note:

When there is a change in status from Current to Next, system posts respective call activity on the account based on selected Action and Result code.

- Perform any of the Basic Actions mentioned in Navigation chapter. 5.
- In the Status Change Responsibilities section, perform any of the Basic Operations 6. mentioned in Navigation chapter:

| 4 | brief | C | lescri | pti | on | of | the | fie | ds | İS | given | be | low: |
|---|-------|---|--------|-----|----|----|-----|-----|----|----|-------|----|------|
|---|-------|---|--------|-----|----|----|-----|-----|----|----|-------|----|------|

### Table 2-61 Status Change Responsibilities

| Field          | Do this  |
|----------------|--|
| Allowed        | Select <b>Yes</b> to enable the responsibility to execute the transition and <b>No</b> to disable  |
| Responsibility | Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list. |

7. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.12.2 Vendor Services Tab

The Vendor Service screen enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which type of services and which service type belongs to which work order types.

For each service type (Service Type field), there can be multiple vendor groups and/or multiple work order type(s).Each vendor (Group field) can belong to one or multiple vendor group(s).

- Click Setup > Setup > Administration > System > Vendors > Vendor Services. The 1. screen contains three sections:
  - Services .
  - Vendor Groups .
  - Work Order Types



| RACLE<br>Financial Services Le                 | nding and Leasing                            |  |         | Melcome, VAVA1                          | DYA 👻 🥰 Sign Qut [QA] |
|--|--|--|---------|---|-----------------------|
| DashBoard                                      | Vendors ×                                    |  |         |   | ×                     |
| Origination                                    | Cycles Vendor Services                       |  |         |   |                       |
| Servicing                                      |  |  |         |   |                       |
| Collections                                    | Services                                     |  |         |   |                       |
|  | View - Format - 🔂 🔲 Freeze 🚮 Detach 剑 Wrap   | 64   |         |   |                       |
| WFP  | Service Type                                 |  |         |   | Enabled               |
| Tools  | ATTORNEY FEE                                 |  |         |   | Y                     |
| etup   | TRANSPORT OF UNIT<br>AUCTION/SALE CHARGES    |  |         |   | 3                     |
| Setup  | SEARCH BMV/DMV RECORDS                       |  |         |   | Y                     |
| Administration     System     System Parameter | BOND CHARGES                                 |  |         |   | Y                     |
| Lookups  | Vendor Groups                                |  |         | - An a star                             | 📃 View 🔗 Audit        |
| User Defined Tables                            |  | 25   |         |   | - Tien Anne           |
| Audit Tables                                   | View 👻 Format 👻 🔛 Freeze 🛃 Detach 🛛 dd Wrap  | 63   |         |   |                       |
| User Defined Defaults<br>Transaction Codes     | Group  |  |         |   |                       |
| Data Files                                     | ATTORNEY                                     |  |         |   |                       |
| Dedupe   | BANKRUPTCY TRUSTEE                           |  |         |   |                       |
| Securitization                                 |  |  |         |   |                       |
| Events   | Vendor Groups                                |  |         |   |                       |
| Batch Jobs                                     |  |  |         | 🕞 Save and Add 📄 Save and Stay 📄 Save a | nd Return 🛛 🖓 Retun   |
| Producer Cycles<br>Vendors                     |  |  |         |   |                       |
| Collection Cycles                              |  |  | * Group |   |                       |
| Reports  |  |  |         |   |                       |
| Error Messages                                 | Work Order Types                             |  |         | 💠 Add 🥒 Edit                            | 📃 View 🔗 Audit        |
| Translations                                   | View 👻 Format 💌 🔛 👘 Freeze 🔛 Detach 🛛 🖓 Wrap | ea   |         |   |                       |
| 4 User   | Work Order Type                              | Transaction                                    |         |   |                       |
| Organization<br>Companies                      | BANKRUPTCY<br>COLLECTION                     | LEGAL BANKRUPTCY EXPENSES                      |         |   |                       |
| Access   | RECOVERY                                     | REPOSSESSION EXPENSES<br>REPOSSESSION EXPENSES |         |   |                       |
| Users  |  |  |         |   |                       |
| Credit Bureau                                  |  |  |         |   |                       |
| Correspondence                                 |  |  |         |   |                       |
| General Ledger                                 |  |  |         |   |                       |

2. In the **Services** section, you can view the following information:

### Table 2-62 Services

| Field        | View this                                  |
|--------------|--|
| Service Type | Displays the service type.                 |
| Enabled      | Displays if the service is enabled or not. |

 In the Vendor Groups section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-63 Vendor Groups

| Field | Do this  |
|-------|--|
| Group | Select the vendor group from the drop-down list. |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Work Order Types section, perform any of the Basic Operations mentioned in Navigation chapter: A brief description of the fields is given below:

### Table 2-64 Work Order Types

| Field           | Do this   |
|-----------------|---|
| Work Order Type | Select the work order type from the drop-down list.                             |
| Transaction     | Select the associated transaction for the service type from the drop-down list. |

6. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.12.3 Vendor Fees Tab

The Vendor Fees tab allows you to define fee structure (with specific amount) for each service offered by specific vendor. The defined fees is auto populated as the estimated cost of the assignment when a specific vendor and service is selected during work order creation.

### To define vendor fees

1. Click Setup > Setup > Administration > System > Vendors > Vendor Fees. The screen consists of Vendor Service Fee Definition section with option to define vendor fees.

|  |     |                             |                          |          |                       |      |                         |               |           |                              | _    |
|--|-----|-----------------------------|--------------------------|----------|-----------------------|------|-------------------------|---------------|-----------|------------------------------|------|
| SEARCH BY NAME                             |     | dors <sub>×</sub>           |                          |          |                       |      |                         |               |           |                              | ×    |
| DashBoard                                  | Cyc | les Vendor Se               | ervices Vendor Fees      |          |                       |      |                         |               |           |                              |      |
| Origination                                | Ve  | endor Servi                 | ce Fee Definition        |          |                       |      |                         | Add           |           | 🗌 <u>V</u> iew 🔗 A           | udit |
| Servicing                                  | 1   | iew 🔻 Format                | ▼ 😽 🗍 Freeze             | 🛃 Detach | لي Wrap               | මො   |                         |               |           |                              |      |
| Collections                                |     | Start Dt                    | End Dt                   | Enabled  | Amt                   |      | Vendor Group            | Vendor        |           | Services                     |      |
|  |     | 08/05/2016                  | 12/31/4000               | Y        | 0.00                  |      |                         |               |           |                              |      |
| > WFP                                      |     | 01/01/2000                  | 12/31/4000               | Y        | 10.00                 |      | ATTORNEY                | PA-02001-MA   |           | ATTORNEY FEE                 |      |
| Tools                                      |     | 08/01/2016                  | 12/31/4000               | Y        | 7.00                  |      | ATTORNEY                | PR-03002-TES  | T_VENDOR  | ATTORNEY FEE                 |      |
| ietup                                      |     | 01/01/2000                  | 12/31/4000<br>12/31/4000 | Y        | 9.00                  |      | REPO AGENCY<br>ATTORNEY | ALL           |           | REPOSSESSION<br>ATTORNEY FEE |      |
| ⊿ System                                   |     | 4                           | 12/31/4000               |          | 200.00                |      | ATTORNET                | ALL           |           | ATTORNETTEE                  |      |
| System Parameter                           |     |                             |                          |          |                       |      |                         |               |           |                              |      |
| Lookups                                    | Ve  | endor Servi                 | ce Fee Definition        |          |                       |      |                         |               |           |                              |      |
| User Defined Tables<br>Audit Tables        | 111 | Vendor Service ree Denindon |                          |          |                       |      | Save and Add            | Save and Stay | Save an   | nd Return 🤇 🖓 Re             | turr |
| User Defined Defaults<br>Transaction Codes |     | * Start Dt 08               | /05/2016                 |          |                       | Sele | ction Criteria          |               | * Company | ALL                          |      |
| Data Files                                 |     | * End Dt 12                 | /31/4000                 |          | *****                 |      |                         | _             | * Branch  | ALL                          |      |
| Dedupe                                     |     | * Enabled                   |                          |          | * Vendor ALL<br>Group |      |                         | Veno          |           | ALL                          |      |
| Securitization                             |     | * Amt 0.0                   | 00                       |          | * Vendor              |      |                         |               | Channel   | ALL                          |      |
| Events                                     |     | , and one                   |                          |          | * Services            |      |                         | -             | * State   | ALL                          |      |
| Batch Jobs                                 |     |                             |                          |          | Dervices              |      |                         |               |           |                              |      |

Figure 2-31 Vendor Fees

 In the Vendor Service Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
 A brief description of the fields is given below:

A brief description of the fields is given below:

| Field              | Do this   |
|--------------------|---|
| Start Dt           | System defaults the current date as the start date. You can modify the same to a future date using the adjoining calendar.                                      |
| End Dt             | Specify the end date from the adjoining Calendar.   |
| Enabled            | Select the check box to enable the fee structure.   |
| Amt                | Specify the amount charged by the vendor for a specific service.  |
| Selection Criteria |   |
| Vendor Group       | Select the vendor group from the drop-down list.<br>You can also select <b>ALL</b> (default option) if the fee<br>structure is applicable across vendor groups. |



| Field          | Do this   |
|----------------|---|
| Vendor         | Select the vendor from the drop-down list. You can also select <b>ALL</b> if you have selected the <b>Vendor Group</b> as <b>ALL</b> . The list is sorted depending on the vendor group selected. |
| Services       | Select the service from the drop-down list. The list is sorted depending on the services offered by the selected Vendor.  |
| Company        | System defaults this value based on the vendor selected. You can also select the required company from the drop-down list.  |
| Branch         | System defaults this value based on the vendor selected. You can also select the required branch from the drop-down list.   |
| Vendor Channel | System defaults this value based on the vendor<br>selected. You can also select the required vendor<br>channel from the drop-down list.   |
| State          | System defaults the state in which the vendor operates. You can also select the state from the drop-down list.  |

Table 2-65 (Cont.) Vendor Service Fee Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.12.4 Invoice Rules tab

The Invoice Rules tab allows you to define state specific rules with a combination of service and work order status. This helps to decide if a particular service fees in a work order is **Collectable or Not** from the customer.

When the same combination of service, work order status and state is detected during auto invoice validation, the **Collectible** check box in Vendors > Invoice tab > Invoice Details section is selected. Further, the collectible amount is posted as an expense on the customer account.

#### To define invoice rules

- 1. Click Setup > Setup > Administration > System > Vendors > Invoice Rules.
- 2. In the **Invoice Rules** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-66 Invoice Rules

| Field             | Do this  |
|-------------------|--|
| Service           | Select the service from the drop-down list. The list consists of services offered by Vendors which can be associated with a work order.  |
| Work Order Status | Select the work order status from the drop-down list.  |
| Close Reason      | Select the close reason from the drop-down list.<br>This field is enabled only if the work order status<br>is selected as <b>CLOSE</b> . |



| Field   | Do this  |
|---------|--|
| State   | Select the state from the drop-down list. The selection here indicates that the state rules allow to collect the service fee for selected service from the customer. |
| Enabled | Select the check box to enable the invoice rule.   |

### Table 2-66 (Cont.) Invoice Rules

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.13 Reports

The Reports screen allows you to setup reports in the system.

### To set up the Reports

- Click Setup > Setup > Administration > System > Reports link. The system displays the Report screen. The details are grouped into two:
  - Reports
  - Report Parameters
- 2. In the **Reports** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Projention iervicing collections WPP code code Code Description Code Description Code Description Package Module System Defined Code Code Description Code Description Code Description Code Description Code Code Code Code Code Code Code Code   | Collections<br>WFP<br>Tools<br>up<br>tup<br>Administration<br>System Parameter<br>Lookups            | View Format E III I               |                             |                |                    |              | 🕂 Add 🖉 Edit                          | View ⊘           |
|--|--|-----------------------------------|-----------------------------|----------------|--------------------|--------------|---------------------------------------|------------------|
| Verw       Freeze       Detach       @ Wrap       @         Verw       Format -       @ Freeze       Detach       @ Wrap       @         Vortice       Code       Description       Package       Module       System Defined       Enabled         upp       Administration       Yee       No       N       N         system       System Parameter       Lookups       Accountry Mise_Porc       Accountry Mise_Porc       Accountry Mise_Porc       No       Y         Addit       System       System       Code       Accountry Mise_Porc       Accountry Mise_Porc       Accountry Mise_Porc       Yee       No       Y         Addit       Table       Accountry Mise_Porc       Accountry Mise_Porc       Accountry Mise_Porc       Yee       No       Y         Addit       Table       Accountry Mise_Porc       Accountry Mise_Porc       Accountry Mise_Porc       Yee       No       Y         Addit       Table       Accountry Mise_Porc       Accountry Mise_Porc       Yee       No       Y         Bach_Jobs       Yee       No       Yee       Yee       No       Yee       Yee       Yee       Yee       Yee       Yee       Yee       No       Yee       Yee <th>Collections<br/>WFP<br/>Tools<br/>up<br/>tup<br/>Administration<br/>System Parameter<br/>Lookups</th> <th>View Format E III I</th> <th></th> <th></th> <th></th> <th></th> <th>🚽 Add 🥒 Edit</th> <th>View 🔗</th>  | Collections<br>WFP<br>Tools<br>up<br>tup<br>Administration<br>System Parameter<br>Lookups            | View Format E III I               |                             |                |                    |              | 🚽 Add 🥒 Edit                          | View 🔗           |
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| VPP       Code       Description       Package       Module       System Defined       Enabled         up       Administration       Yee       No       No       Yee       No       No         system       System       Colsci       Accountry Mise_Pool       Accountry Mise_Pool       System       S   | WFP   Tools  up  Administration  System System Paramete Lookups                                      | Code<br>ACCESS_BY_RESPPONSIBILITY | Description                 |                |                    |              |                                       |                  |
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| Access prives provide the service of the servi  | up<br>Administration<br>System<br>System Paramete<br>Lookups   |                                   |                             |                |                    | Module       |                                       |                  |
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| System Frammeter<br>Lockups<br>Lacc_LIST_LINE ACCOUNTS AND LISTING - LINE OCSACC_EM_112_01 COLLECTIONS ● Yes No Y<br>System Frammeter<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups<br>Lockups  | ✓ System<br>System Paramete<br>Lookups   |                                   | ACCOUNT WISE PDC LIST       | 00             | CSPDC_EM_100_03    | SERVICING    |                                       | Y                |
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| Error Messages No data to display.   |  | >                                 |                             |                |                    |              |                                       |                  |
| Translations   | Reports  | Parameter C                       | escription                  | Parameter Type | Parameter Sub Type | Default      | Sort                                  | Enabled          |
| ⊿ User   |  | o data to display.                |                             |                |                    |              |                                       |                  |
|  |  |                                   |                             |                |                    |              |                                       |                  |
|  | User<br>Organization   |                                   |                             |                |                    |              |                                       |                  |
|  |  |                                   |                             |                |                    |              |                                       |                  |
| Companies Arrese   | Users  |                                   |                             |                |                    |              |                                       |                  |
| Access   | Credit Bureau  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Bureau   |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Burau<br>Correspondence  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger   |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Oradi Buraau<br>Correspondence<br>General Ledger<br>Queues  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Lodger<br>Queues<br>Printers   |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Quisues<br>Printers<br>Bank Details  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Ordel Burasu<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Quoues<br>Printers<br>Bank Details<br>Check Details  |  |                                   |                             |                |                    |              |                                       |                  |
| Access<br>Users<br>Orde Bureau<br>Orrespondence<br>General Ledger<br>Queues<br>Printes<br>Berk Details<br>Shandard Payees<br>Currencies  | Zip Codes  |                                   |                             |                |                    |              |                                       |                  |

### Figure 2-32 Reports

A brief description of the fields is given below:



| Field                  | Do this   |
|------------------------|---|
| Code                   | Specify the code of the report.   |
| Description            | Specify the description of the report.  |
| Package                | Specify the package.  |
| Module                 | Select the code of the report from the drop-down list.  |
| System Defined Yes/ No | Select <b>Yes</b> , if you wish to maintain the Report as<br>system defined and <b>No</b> , if you do not want to<br>maintain it as system defined. System defined<br>entries cannot be modified. If the entry is not<br>system defined, then it can be modified. |
| Enabled                | Check this box to enable the report definition.   |

### Table 2-67 Reports

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Report Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 2-68 Report Parameters

| Field              | Do this   |
|--------------------|---|
| Parameter          | Specify the parameter code of the report.   |
| Description        | Specify the description of the parameter.   |
| Parameter Type     | Select the parameter type of the report from the drop-down list.  |
| Parameter Sub Type | Select the parameter sub type of the report from the drop-down list.  |
| Default            | Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional). |
| Sort               | Specify the sort order for the look up code. This determines the order these report parameters are displayed or processed.    |
| Enabled            | Check this box to enable the report definition.   |

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.14 Error Messages

In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup** > **Setup** > **Administration** > **System** > **Translation** > **Message Translation** screen.

### To set up the Error Messages Setup screen

 Click Setup > Setup > Administration > System > Error Messages. The system displays the Error Message screen.



- On the Error Messages Setup screen's Error Type section, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.
- 3. The error messages associated with the error type you selected appear in the Error Message section.
- 4. In the Error Messages section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard                            |   | Error Messages ×               |                   |                         |         |                  |                    |                                       |                        |           |              |                | 6      | XC    |
|--------------------------------------|---|--------------------------------|-------------------|-------------------------|---------|------------------|--------------------|---------------------------------------|------------------------|-----------|--------------|----------------|--------|-------|
| > Origination                        |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Servicing                            |   | Error Message                  |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Collections                          |   | View + Format +                | Freeze            | Detach                  | لي Wrap | 62               |                    |                                       |                        |           |              |                |        |       |
|                                      |   | Error Type                     |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| > WFP                                |   | SERVER MESSAGE<br>CLIENT ERROR |                   |                         |         |                  |                    |                                       |                        |           |              |                |        | -,    |
| > Tools                              |   | CLIENT MESSAGE                 |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Setup                                |   | CLIENT QUESTION                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Setup                                |   | SERVER ERROR                   |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Administration                       |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| ✓ System<br>System Paramete          |   | Error Message                  |                   |                         |         |                  |                    |                                       |                        |           | dh Add       | Edit Vie       | w NA   | . dit |
| Lookups                              |   | View + Format +                | Freeze            | Detach                  |         | କ୍ର              |                    |                                       |                        |           | -I- You 1    | - Educ - Educ  | W VA   | gun   |
| User Defined Tat                     |   |                                | Country           |                         | ط Wrap  |                  | Error Code         | <b>F N</b>                            |                        |           | System Defin | ed Enabled     |        |       |
| Audit Tables                         |   | Region<br>UNDEFINED            | UNDEFINED         | Customer #<br>UNDEFINED |         | gine<br>IDEFINED | UNDEFINED          | Error Message                         |                        |           | Yes • N      |                |        |       |
| User Defined Def<br>Transaction Code |   | SYS                            | SYS               | SYS                     | TX      |                  | 000001             | Transaction Locked                    | Transaction Posting Fa | iled      | Yes  N       |                | _      |       |
| Data Files                           |   | SYS                            | SYS               | SYS                     | TX      |                  | 000002             |                                       | osting Successful **** |           | ● Yes ○ N    |                |        |       |
| Dedupe                               |   | SYS                            | SYS               | SYS                     | TX      |                  | 000003             | Transaction Posting                   |                        |           | ● Yes ○ N    |                |        |       |
| Securitization                       |   |                                |                   |                         |         |                  |                    |                                       | ber - ~ACC_NBR~ , Tr   | ansaction |              |                |        |       |
| Events                               |   | SYS                            | SYS               | SYS                     | TX      | N                | 000004             | Posting Failed                        |                        |           | Yes  N       |                |        |       |
| Batch Jobs<br>Producer Cycles        | 4 | SYS                            | SYS               | SYS                     | TX      | N                | 000005             | Transaction Posting                   | Failed                 |           | Yes  N       |                |        |       |
| Vendors                              |   | SYS                            | SYS               | SYS                     | TN      | IM               | 000006             |                                       | Transaction Posting Fa |           | Yes N        |                |        |       |
| Collection Cycles                    |   | SYS                            | SYS               | SYS                     | TN      | IM               | 000007             | ***** Transaction P                   | osting Successful **** | *         | Yes  N       | o Y            |        |       |
| Reports                              |   | SYS                            | SYS               | SYS                     | TN      | IM               | 800000             | Transaction Posting                   |                        |           | Yes  N       | Y              |        |       |
| Error Messages                       |   | SYS                            | SYS               | SYS                     | TN      | M                | 000009             | Invalid Account Num<br>Posting Failed | ber - ~ACC_NBR~ , Tr   | ansaction | ● Yes ◎ N    | Y              |        |       |
| Translations<br>User                 |   |                                |                   |                         |         |                  |                    | Fusurig Palieu                        |                        |           |              |                |        |       |
| Organization                         |   | Error Message                  |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Companies                            |   | LITOI Message                  |                   |                         |         |                  |                    |                                       | Save and Add           | B Save a  | ad chan      | Save and Retur | n 🛵 Re |       |
| Access                               |   |                                |                   |                         |         |                  |                    |                                       | C Save and Add         | Dave a    | IIU SIUY U   | Bave and Kern  |        | LUIT  |
| Users<br>Credit Bureau               |   |                                | * Region UNDEFINE | D                       |         |                  | * Engine           | UNDEFINED                             |                        | * 6       | nabled 🗌     |                |        |       |
| Correspondence                       |   |                                | Country UNDEFINE  |                         |         |                  | * Error Code       |                                       |                        | * Error M | lessage      |                |        |       |
| General Ledger                       |   |                                | stomer # UNDEFINE |                         |         |                  | * System Defined ( |                                       |                        |           | 6.2          |                |        |       |
| Queues                               |   | - 00                           | stomer # UNDEFINE | 0                       |         |                  | System benned (    | J res V No                            |                        |           |              |                |        |       |
| Printers                             |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Bank Details<br>Check Details        |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Standard Payees                      |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
| Currencies                           |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |
|                                      |   |                                |                   |                         |         |                  |                    |                                       |                        |           |              |                |        |       |

Figure 2-33 Error Messages

A brief description of the fields is given below:

Table 2-69 Error Messages

| Field          | Do this   |
|----------------|---|
| Region         | Specify the region code.                              |
| Country        | Specify the country code.                             |
| Customer       | Specify the customer code.                            |
| Engine         | Specify the engine code.                              |
| Error Code     | Specify the error code.                               |
| System Defined | Displays whether the record is system defined or not. |
| Enabled        | Check this box to enable the data error message.      |
| Error Message  | Specify the error message.                            |
|                |   |

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.15 Translation

You can setup translation properties.

### **Navigating to Translation**

- 1. Click Setup > Setup > Administration > System > Translation. The system displays the Translation screen.
- 2. In this screen you can Setup Translation and Translate Error Messages in the following tabs:
- Setup Translation
- Message Translation Setup

## 2.15.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

### To set up the Translation Setup

- 1. Click Setup > Setup > Administration > System > Translation > Setup Translation.
- 2. In the **Language** section, you can select the language for which you need to setup the translation.

| Financial Service                                    | SL | ending and Le   | asing                |            |           |                         |                    |                 |               |                 |                  |
|--|----|---|----------------------|------------|-----------|-------------------------|--------------------|-----------------|---------------|-----------------|------------------|
| DashBoard  | Ì  | Translations X  |                      |            |           |                         |                    |                 |               |                 | X                |
| Origination  |    |   |                      |            |           |                         |                    |                 |               |                 |                  |
| Servicing  |    | Source Type   |                      |            |           |                         |                    |                 |               |                 |                  |
|  |    | View - Format -   | Free:                | e 🔐 Detach | 🖓 Wrap 🚯  | Populate All            |                    |                 |               |                 |                  |
| Collections  |    | Source Type   |                      |            |           |                         |                    |                 |               |                 |                  |
| WFP  |    | ASSIGNMENTS   |                      |            |           |                         |                    |                 |               |                 | ^                |
| Tools  |    | ASSET TYPES<br>AUDIT TABLES   |                      |            |           |                         |                    |                 |               |                 |                  |
| tup  |    | AUDIT TABLE COLU  | MNS                  |            |           |                         |                    |                 |               |                 | ~                |
| Setup  |    | CALL ACTION TYPES   | 5                    |            |           |                         |                    |                 |               |                 |                  |
| 4 Administration                                     | •  |   |                      |            |           |                         |                    |                 |               |                 |                  |
| <ul> <li>System</li> <li>System Parameter</li> </ul> |    | Translation Data  |                      |            |           |                         |                    |                 |               | Edit Uiew       | Audit            |
| Lookups  |    |   | Free:                | te Detach  | d Wrap    | All O Translated O      | Unterestated 200 D | un data Dataila |               | Eour Even       | A Winn           |
| User Defined Tat                                     |    | Key 1   | Key 2                | Key 3      | Key 4     | Key 5                   | Key 6              | System Defined  | Enabled       | Desc 1          | Translati        |
| Audit Tables   |    | 30-DAY DELO   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Yes No          | Y             | 30 DAYS DELO AC |                  |
| User Defined Def<br>Transaction Code                 |    | AGED_APP_QUEUE  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Yes No          | Y             | AGED APPLICATIO | AGED AF          |
| Data Files   |    | AGED CON QUEUE  |                      | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Yes No          | Y             | AGED CONTRACT   | AGED CC          |
| Dedupe   |    | AJITHA QUEUE  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Yes No          | Y             | APPLICATION ENT | APPLICA          |
| Securitization                                       |    | AJK   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Yes No          | Y             | ннн             | HHH              |
| Events<br>Batch Jobs                                 |    | APPROVED_APP  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | APPROVED / CON  | APPROV           |
| Producer Cycles                                      | 1  | B-1   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | Q-1             | Q-1              |
| Vendors  |    | BKRP_CH_13  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | BANKRUPTCY QUE. | BANKRU           |
| Collection Cycles                                    |    | BKRP_CH_7   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | BANKRUPTCY QUE. | BANKRU           |
| Reports  |    | C1  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | O Yes No        | Y             | QUERY-C1        | QUERY-(          |
| Error Messages<br>Translations                       |    | CONTRACT_QUEUE  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | CONTRACT VERIF  | CONTRA           |
| ✓ User   |    | DATA_ENTRY_QU   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | Ves No          | Y             | DATA ENTRY APP  | DATA EN          |
| Organization   |    | DEF   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | O Yes No        | Y             | DEFICIENCY QUE  | DEFICIE          |
| Companies  |    | DELQ_DAYS_0_30  | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | O Yes O No      | Y             | DELINQUENCY QU  |                  |
| Access<br>Users<br>Credit Bureau                     |    | DELQ_DAYS_30+   | UNDEFINED            | UNDEFINED  | UNDEFINED | UNDEFINED               | UNDEFINED          | O Yes  No       | Y             | DELINQUENCY QU  | DELINQ           |
| Credit Bureau<br>Correspondence<br>General Ledger    |    | Translation Data  |                      |            |           |                         |                    |                 |               |                 |                  |
| Queues<br>Printers                                   |    | , and a second se |                      |            |           |                         |                    |                 |               | 1               | 🛵 <u>R</u> eturn |
| Bank Details   |    |   | Key 1 30             | -DAY DELO  |           | System Defined (        | Vec No             |                 | Desc 3        |                 |                  |
| Check Details  |    |   | Key 2 UN             |            |           | Enabled *               |                    |                 | Translation 3 |                 |                  |
| Standard Payees                                      |    |   | Key 3 UN             |            |           | Desc 1                  | 30 DAYS DELQ ACCO  | JNTS            | Desc 4        |                 |                  |
| Currencies<br>Zip Codes                              |    |   | Key 4 UN             |            |           |                         | 30 DAYS DELQ ACCO  | JNTS            | Translation 4 | e .             |                  |
| 4 Products   | •  |   | Key 5 UN<br>Key 6 UN |            |           | Desc 2<br>Translation 2 |                    |                 |               |                 |                  |

### Figure 2-34 Translation Setup



### Note:

For more information, refer Language setup at the end of this chapter.

- 3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
- 4. Click Populate All in the Source Type section and the system loads the setup data descriptions in the Translation section screen for the selected source type. If you have new entries and are unsure as to which setup items have been updated since the last translation, click Populate All, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
- 5. In the Translation Data section, Select:
  - All to view all the records (both translated and un-translated) in the Translation Data section.
  - Translated to view all the translated records in the Translation Data section.
  - Un Translated to view all the un-translated records in the Translation Data section.
- 6. In the **Translation Data** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

Note:

You cannot add a new record.

A brief description of the fields is given below:

| Field                | Do this   |
|----------------------|---|
| Key 1                | Displays the first reference key value.   |
| Key 2                | Displays the second reference key value.  |
| Key 3                | Displays the third reference key value.   |
| Key 4                | Displays the fourth reference key value.  |
| Key 5                | Displays the fifth reference key value.   |
| Key 6                | Displays the sixth reference key value.   |
| System Defined       | Select <b>Yes</b> , if you wish to maintain the data as system defined and <b>No</b> , if you do not want to maintain it as system defined. |
| Enabled              | Check this box to indicate that the record is active.   |
| Desc 1 Translation 1 | Specify the first translated description.   |
| Desc 2 Translation 2 | Specify the second translated description.  |
| Desc 3 Translation 3 | Specify the third translated description.   |
| Desc 4 Translation 4 | Specify the fourth translated description.  |

#### Table 2-70 Translation Data

7. Perform any of the Basic Actions mentioned in Navigation chapter.



## 2.15.2 Message Translation Setup

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

#### To set up the Message Translation Setup

- 1. Click Setup > Setup > Administration > System > Translation > Message Translation.
- 2. In the Language section, you can select the language for which the translation needs to be done.

| al Administration<br>System Paramet<br>System Paramet<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas<br>Severas   |  |         |                   |                   | Translations ×      | DashBoard   |  |  |  |  |  |  |  |  |
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| up       ■ System         System Paramete,<br>System Paramete,<br>User Defined Tat<br>Audit Tables       ■ Front Type         User Defined Dat<br>Transaction Code<br>Detache<br>Securitization<br>Events       ■ Freeze       Detach       ● Warp         Events       ■ Front Message       ■ Freeze       Detach       ● Warp       ● Presze         Verview Format ~ @       ■ Presze       Detach       ● Warp       ● All        Translation         Collection Cycles       ■ System Tamataction Code<br>System Defined       ■ Presze       Detach       ● Warp       ● All        Translation (Dutranslated © Populate Details         Ragion       © SYS       SYS       SYS       Warp       ● All        Translation (Dutranslated © Populate Details       ■ Enabled Message       ● System Defined       ■ Presze       ● System Code Note       ● System Code Note <td></td> <td></td> <td></td> <td>-</td> <td>Language</td> <td></td>   |  |         |                   | -                 | Language            |   |  |  |  |  |  |  |  |  |
| Administration<br>Administration<br>System Parameter<br>Lookape<br>Uers Terror Type<br>Ferror Type<br>Verw + Format →  Press: Detach d Wrap  Press: Detach d Wrap Press: Populate All<br>Error Type<br>Error Type<br>Error Type<br>Translation Code<br>Culent WesSage<br>Verviors<br>Reports<br>Error Message<br>Verviors<br>Collection Cycles<br>Produce Cyc   |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
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| Securitization<br>Events     Image: Control of the<br>Produce Ordes     From Message     Image: Control of the<br>Produce Ordes     Image:  |  |         |                   |                   | CLIENT WARNING      |   |  |  |  |  |  |  |  |  |
| Events     Error Message       Producer Cycles     Verov + Format + ℝ Prectse       Verov + Format + ℝ Prectse     Datach       Strip     Strip       Callection Cycles     Producer Cycles       Verov + Format + ℝ Prectse     Datach       Strip     Strip       Organization     Companies       Companies     Frort Message       Users     Strip       Credit Ruireau     Region       Conspondence     Region </td <td colspan="11">Dedupe SERVER ERROR</td>   | Dedupe SERVER ERROR                                  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| Batch Jobs<br>Producer Option     Fror Message     Fror Message     Image: Control option       Vervi-formative     Image: Control option     Image: Control option     Image: Control option       Callection Option     Vervi-formative     Image: Control option     Image: Control option       Callection Option     Vervi-formative     Image: Control option     Image: Control option       Callection Option     Vervi-formative     Image: Control option     Image: Control option       Callection Option     Vervi-formative     Image: Control option     Vervi-formative       Callection Option     Vervi-formative     Image: Control option     Vervi-formative       Translation     SYS     SYS     SYS     UBT     000003     Y       Companies     Access     SYS     SYS     SYS     UBT     000005     Y       Lisers     Consepondence     Region SYS     SYS     UBT     000005     Y     Y Manual batch crea. Manual b  |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| Collection Cycles         Report         Country         Customer #         Engine         Enror Code         System Defined         Enabled Message         Enror           Report         SYS         SYS         SYS         UAD         000001         Y         Y         Y         Prove ACH Defined         Enabled Message         Enror           Bror Messages         SYS         SYS         SYS         UAD         000001         Y         Y         Y         Prove ACH Defined         Defined         Enror Message         SYS         SYS         SYS         UAD         000002         Y         Y         Y         Prove ACH Defined         Defined         Enror AcH Defined         Defined         SYS         SYS         SYS         UAD         000001         Y         Y         Y         Prove ACH Defined         Defined         SYS         SYS         SYS         SYS         SYS         SYS         UAD         000001         Y         Y         ACH Defined         Defined         Access         SYS         SYS         SYS         UBT         000005         Y         Y         Y         ACH Defined         Defined         Access         SYS         SYS         UBT         000005         Y         Y         M  |  | (1)     | 🛃 Detach 🛛 🖨 Wrap | Freeze            | LITOI Message       | Events<br>Batch Jobs<br>Producer Cycles<br>Vendors<br>Collection Cycles |  |  |  |  |  |  |  |  |
| Bits         SYS         SYS         SYS         UAD         000002         Y         Y Please select apro Pl   |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| SYS         SYS         SYS         UBT         000003         Y         Y ACH details are no ACI           2/ User         SYS         SYS         SYS         SYS         UBT         000003         Y         Y Can netware sec Can           2/ User         Granization         SYS         SYS         SYS         UBT         000005         Y         Y Manual batch crea Ma           Companies         Access         Error Message         Viser         Viser         Y Manual batch crea Ma           Users         Constpondence         Region SYS         Engine UAD         Enabled <sup>Y</sup> General (Ledger         Country, SYS         Error Code 000001         Message ONLY ONE Ar           Queues         Customer # SYS         System Defined         THE SAME TY           Printers         Customer # SYS         System Defined         ENABLED XT   |  |         |                   |                   |                     | Reports   |  |  |  |  |  |  |  |  |
| Transaulus         SYS         SYS         SYS         UBT         000004         Y         Y Can not view a se Can<br>Y Can Not Y<br>Y Can not view a se Can<br>Y Can Not Y<br>Y Can not view a se Can<br>Y Can Not Y<br>Y Can not view a se Can<br>Y Can Not Y<br>Y Can not view a se Can<br>Y Can Not Y<br>Y Can not view a se Can<br>Y Can Y Can<br>Y Can Not Y<br>Y Can Not Y   |  |         |                   |                   |                     | Error Messages  |  |  |  |  |  |  |  |  |
| Organization     SYS     SYS     SYS     UBT     000005     Y     Y Manual batch creat Ma       Companies     Error Message     Error Message     V     Y Manual batch creat Ma       Users     Credit Bureau     Correspondence     Region SYS     Engine UAD     Enabled Y       Correspondence     Region SYS     Error Code 000001     Message ONLY ONE AC       Queues     Outomer # SYS     System Defined     THE SAME TY  |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| Companies<br>Companies<br>Access Error Message<br>Users<br>Credit Bureau<br>Conspondere Region SYS Engine UAD Enabled ✓<br>General Ledger Country SYS Error Code 000001 Message ONLY ONE Ar<br>Queues Outromer # SYS System Defined   |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| Access Error Message<br>Users<br>Oredit Bureau<br>Conspondence Region SYS Engine UAD Enabled ✓<br>General Ledger Country SYS Enror Code 000001 Message ONLY ONE At<br>Qeuest Customer # SYS System DefinedTHE SAME TY<br>Printers Customer # SYS System DefinedTHE SAME TY  | UD1 000005 F F F Manual batch crea Manual batch crea | UDI     | 515               | 515               | 515                 |   |  |  |  |  |  |  |  |  |
| Users<br>Crite Sponderce<br>Corresponderce<br>General Ledger<br>Queues<br>Queues<br>Queues<br>Customer # SYS<br>System Defined  |  |         |                   |                   | F                   |   |  |  |  |  |  |  |  |  |
| Oracle Bureau         Region SYS         Engine UAD         Enabled ♥           Correspondence         Region SYS         Enor Code 000001         Message ONLY ONE AC           Qeueds         Outomer # SYS         System Defined         THE SAME TY           Printers         Outomer # SYS         System Defined         THE SAME TY  |  |         |                   |                   | Error Message       |   |  |  |  |  |  |  |  |  |
| Correspondence         Region         SYS         Engine         UAD         Enabled ♥           General Ledger         Country         SYS         Error Code         000001         Message         0// V NE A/           Queues         Oustomer # SYS         System Defined         THE SAMET         ENABLED AT   | A Bett   |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| General Ledger         Nation STS         Digine Undo         Enknown           Queues         Country STS         Envorc0de 000001         Message 0NLY ONE AL           Queues         Outomer # SYS         System Defined         THE SAME TY           Printers         Outomer # SYS         System Defined         ENAULTY   |  |         |                   | 12 12 12 12 12 12 |                     |   |  |  |  |  |  |  |  |  |
| Queues Customer # SYS System Defined ENABLED AT   |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
| Printers Cuscomer # 515 System Delined ENABLED AT   |  |         |                   |                   |                     |   |  |  |  |  |  |  |  |  |
|   | System Defined ENABLED AT ONE TIME                   |         |                   | Customer # 5Y5    |                     |   |  |  |  |  |  |  |  |  |
|   | English Translation ONLY ONE ACH DEFINITION (        |         |                   |                   |                     | Bank Details  |  |  |  |  |  |  |  |  |
|   | THE SAME TYPE CAN BE                                 |         |                   |                   |                     | Check Details   |  |  |  |  |  |  |  |  |
| Standard Payees ENABLED AT  | ENABLED AT ONE TIME                                  |         |                   |                   |                     | Standard Payees   |  |  |  |  |  |  |  |  |
| Currencies  |  |         |                   |                   |                     | Currencies  |  |  |  |  |  |  |  |  |
| Zip Codes   |  |         |                   |                   |                     | The Onderson  |  |  |  |  |  |  |  |  |

Figure 2-35 Message Translation Setup

### Note:

For more information, refer **Language** setup at the end of this chapter.

- 3. In the **Error Type**, you can select the type of error message you want to translate.
- 4. Click Populate All in the Error Type section and the system loads the error messages in the Error Message section for the selected error type. If you have new entries and are unsure as to which error messages have been updated since the last translation, click Populate All, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.



- 5. In the Error Message section, select:
  - All to view all the records (both translated and un-translated) in the Error Message section.
  - Translated to view all the translated records in the Error Message section.
  - **Untranslated** to view all the un-translated records in the Error Message section.
- 6. In the Error Message section, perform any of the Basic Operations mentioned in Navigation chapter.



You cannot add a new record.

A brief description of the fields is given below:

| Field               | Do this   |
|---------------------|---|
| Region              | Displays the region code.                                     |
| Country             | Displays the country code.                                    |
| Customer            | Displays the customer code.                                   |
| Engine              | Displays the engine name.                                     |
| Error Code          | Displays the error code.                                      |
| System Defined      | Check this box to indicate that the record is system defined. |
| Enabled             | Check this box to indicate that the record is active.         |
| Message             | Specify the error message.                                    |
| English Translation | Specify the English translated description.                   |

Table 2-71 Error Message

7. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD\_LANGUAGE\_CD lookup type and perform translations for those languages.

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in the system configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA\_USER=<schema\_name> USR\_LANG=<native language>

### Note:

<native language> should match lookup codes in the TRD\_LANGUAGE\_CD lookup type on the Administration form's Lookups screen.

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types

- 2. Asset Types
- 3. Assignments
- 4. Audit Table Columns
- 5. Audit Tables
- 6. Call Action Result Types
- 7. Call Action Types
- 8. Checklist Action Types
- 9. Checklist Types
- 10. Commission Plans
- 11. Companies
- **12.** Company Branch Departments
- 13. Company Branches
- 14. Compensation Plans
- 15. Credit Bureau Score Reasons
- 16. Credit Models
- 17. Credit Scoring Parameters
- 18. Edits
- 19. Escrow Disburse Rules
- 20. Escrow Sub Types
- **21.** Flex Table Attributes
- 22. Flex Tables
- 23. GL Transaction Types
- 24. GL Translators
- 25. Job Sets
- 26. Jobs
- 27. Lookup Codes
- 28. Lookup Types
- 29. Portfolio Companies
- 30. Portfolio Company Branches
- 31. Producers
- 32. Product Instruments
- 33. Product Insurances
- 34. Product Pricings
- 35. Products
- 36. Promotions
- 37. Spreads
- 38. Standard Correspondences
- 39. Standard Document Definitions



- 40. Standard Element Definitions
- **41.** Standard Function Definitions
- 42. Transaction Codes
- **43.** Error Messages
- 44. Org. Fees

## 2.16 Label Configuration

The Label Configuration screen facilitates for field label customizations to modify the default field's label which are provided as part of seed data during product installation / upgrade. Using this screen, you can modify the field's User Defined Label, update Tool tip, set Default Value (if required), set display (Y/N) option and enable / disable the field. The changes done here are populated to respective screen in the application.

#### Note:

- Label configuration is controlled by the value defined for system parameter UIX\_CUSTOM\_LABEL\_ENABLED\_IND and indicates whether configurable option is enabled or not.
- Also the Update button in Label Configuration screen is enabled only if UIX\_CUSTOM\_LABEL\_ENABLED\_IND is set to Y.

Field in the UI are categorized into two types:

- Base fields these are default fields in the UI consisting of both mandatory and nonmandatory fields.
- User Defined Fields these are additional fields provided in disabled status which can be enabled and customized as required.

Note the following:

- Configuring field details is only an optional functionality and has to be used sensitively.
- Field customizations are to be done cautiously and is recommended to be performed by someone who is well-versed with the product. For example, label change of a particular field is to be done at both **Section** and **Header** block to avoid inconsistency.
- Field customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.

The Label Configuration screen displays all the Base and User defined fields provided for the below listed screens and its sub tabs. Apart from base fields, there are additional **User Defined Fields** provided with the below combination in disabled status.

- 10 free text fields User Defined Field Char
- 30 numeric fields User Defined Field Num
- 10 date fields User Defined Field Date

List of screens enabled with the above User Defined Fields for configuration:

Producer Screen



- Customer Service > Checklists > Checklist Types, Action Regular sub tab, and Action -Document sub tab.
- Customer Service > Correspondence > Correspondences sub tab, Documents sub tab, and Document Elements sub tab.
- Customer Service > Letters
- Customer Service > Collateral
- Customer Service > Account Details
- Servicing > Collateral Management > Collateral Details
- Conversion Accounts > Account Boarding > Collateral and Account Details sub tab
- Origination > Underwriting > Bureau > Report Header sub tab and all 10 sub tabs

### Note:

The corresponding web services are also enhanced to include the User Defined Fields. Refer to swagger web service release documentation available in OTN library (https:// docs.oracle.com/cd/F22291\_01/webservice.htm).

Ensure that the field(s) for which label changes are to be done is enabled in the UI from Access setup screen. For more information, refer to Field Access Definition section.

You can update the field properties for all the user defined fields. For Base -non mandatory fields, you can set the display (Y/N) option, define as mandatory / non mandatory and enable or disable the same in UI.

The below table indicates the supported field update options based on field type.

| Parameter         | Base Field                                    | User Defined Field                            | Comment                                  |
|-------------------|---|---|--|
| Label change      | Allowed to modify                             | Allowed to modify                             |  |
| Data Type         | Not allowed to modify -<br>Display only       | Not allowed to modify -<br>Display only       | Default data type supported by the field |
| Default Value     | Allowed to modify                             | Allowed to modify                             | No default value                         |
| Required          | Not allowed to modify                         | Allowed to modify                             |  |
| Display (Yes/ No) | Allowed to modify for<br>non-mandatory fields | Allowed to modify for<br>non-mandatory fields | Cannot modify<br>mandatory Base field    |

#### Table 2-72 The supported field update options based on field type

The Label Configuration screen displays the field records based on specific combination of **Language** and **Division**. By default the combination is set to **ALL** and can further be filtered by selecting required combination from respective drop-down list.

Note that the Label Configuration done for a specific division (for example US01) is displayed to those users who are mapped to the same division (US01). Else, the default labels defined for **ALL** division is displayed.

After updating the required changes in Label Configuration screen, you need to logout and relogin for changes to appear in respective UI. This is basically to refresh session cache and fetch the updated field information from database server. Though, there is **Update** option, clicking on the same only refreshes the cache and reloads the record.

#### To customize Label Configuration

1. Click Setup > Setup > Administration > System > Label Configuration.

|                 | ×        |             |                 |                    |           |                           |                                     |          |                      | ×       | ₫o  |
|-----------------|----------|-------------|-----------------|--------------------|-----------|---------------------------|-------------------------------------|----------|----------------------|---------|-----|
| abel Configurat | tion     |             |                 |                    |           |                           |                                     | 🖉 Edit   | View                 | Aud     | jit |
| View - Format - | Freeze   | Detach      | Wrap 🙀 Langua 🕼 | ge                 | Division  |                           | 💌 🚯 Load 🚯 Update                   |          |                      |         |     |
| Language        | Division | Object Type | Object Name     | Field Name         | Data Type | User Defined Label        | Tooltip                             | Required | Display<br>(Yes /No) | Enabled | d   |
| ENGLISH         | OD-001   | FIELD       | UprPonVO        | PcnUdf2Num         | NUMBER.   | User Defined Field Num 2  | Enter the User Defined Field Num 2  | N        | N                    | Y       | Í.  |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf3Char        | VARCHAR   | User Defined Field Char 3 | Enter the User Defined Field Char 3 | N        | N                    | Y       | 1   |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf3Date        | DATE      | User Defined Field Date 3 | Enter the User Defined Field Date 3 | N        | Y                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf3Num         | NUMBER    | User Defined Field Num 3  | Enter the User Defined Field Num 3  | N        | Y                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf4Char        | VARCHAR   | User Defined Field Char 4 | Enter the User Defined Field Char 4 | N        | Y                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf4Date        | DATE      | User Defined Field Date 4 | Enter the User Defined Field Date 4 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf4Num         | NUMBER    | User Defined Field Num 4  | Enter the User Defined Field Num 4  | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf5Char        | VARCHAR   | User Defined Field Char 5 | Enter the User Defined Field Char 5 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf5Date        | DATE      | User Defined Field Date 5 | Enter the User Defined Field Date 5 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf5Num         | NUMBER    | User Defined Field Num 5  | Enter the User Defined Field Num 5  | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf6Char        | VARCHAR   | User Defined Field Char 6 | Enter the User Defined Field Char 6 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPonVO        | PcnUdf7Char        | VARCHAR   | User Defined Field Char 7 | Enter the User Defined Field Char 7 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPanVO        | PcnUdf8Char        | VARCHAR   | User Defined Field Char 8 | Enter the User Defined Field Char 8 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprPcnVO        | PcnUdf9Char        | VARCHAR   | User Defined Field Char 9 | Enter the User Defined Field Char 9 | N        | N                    | Y       |     |
| ENGLISH         | OD-001   | FIELD       | UprProAchVO     | DspAchAccountBicCd | VARCHAR   | BIC                       | UNDEFINED                           | N        | Y                    | Y       |     |
| 4               |          |             |                 |                    | III       |                           |                                     |          |                      | •       |     |

Figure 2-36 Label Configuration

- 2. To filter the records in Label Configuration section, select the required combination of Language and Division from the drop-down list and click Load.
- Select the required record and click Edit. You can also perform any of the Basic Operations mentioned in Navigation chapter. While looking for a specific field to customize, you might notice multiple records with similar data since one record is populated in section and other on header. Carefully differentiate and select the required record for update.

A brief description of the fields is given below:

| Field              | Do this  |
|--------------------|--|
| Language           | View the language category of the field.   |
| Division           | View the division category of the field.   |
| Object Type        | View the type of object category of the field such<br>as Tab / Field / Button / Header / Sub header.                     |
| Object Name        | View the object name maintained in database.   |
| Field Name         | View the field name maintained in database.  |
| User Defined Label | Specify the field label name to be updated in the UI.  |
| Tooltip            | Enter the tooltip indicating the type of value to be<br>populated for the field. The same is displayed on<br>mouse over. |
| Default Value      | Specify the default value to be populated in UI.   |
|                    | Based on field type, the default value set to<br>UNDEFINED for varchar, 0 for Number, and<br>system date for Date.       |
| Required           | Check this box to mark the field as mandatory for input in UI.   |

Table 2-73Label Configuration

| Field             | Do this   |
|-------------------|---|
| Display (Yes /No) | Check this box to display the field in UI. By default, the same checked for Base - non mandatory fields.  |
|                   | <b>Note</b> : Option defined here takes precedence with<br>the display (Y/ N) option selected in Setup ><br>Administration > Access > Screen > Field Access<br>Configuration tab. |
| System Required   | Y indicates the field is system required and other parameters such as Required, Display, and Enabled options are disabled.  |
|                   | N indicates the field is user configurable.   |
| Enabled           | Check this box to enable the field and apply the label configuration changes on save.   |

#### Table 2-73 (Cont.) Label Configuration

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. Click **Update**. System refreshes the cache automatically and fetches the updated field details from database server to display in header section.

## 2.17 Seed Data

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the seed data details maintained in the system along with the updated seed data provided with the latest release or patch installation.

Note that, when you upgrade OFSLL from an existing version to higher version,

- New seed data provided as part of that release is automatically updated into the system.
- Seed data which are modified from previous release to current release needs to be manually accepted and updated into the system.

The modified seed data can have updates on base tables and/or its associated data and the changes can either be updated or skipped depending on the need.

#### Navigating to Seed Data screen

- Click Setup > Setup > Administration > System > Seed Data. The system displays the Seed Data screen.
- 2. On this screen you can do the following:
  - View the factory shipped seed data and update/skip the seed data differences between existing and updated seed data in **Factory Data** tab.
  - View the customized (i.e. changed or configured) seed data as part of implementation in **Current Data** tab.
  - View the differences between Factory data and Current data in **Comparison Data** tab
  - Download all or only the required table specific seed data in **Download Data** tab.

This section consists of the following topics:



- Factory Data
- Current Data
- Comparison Data
- Download Data

## 2.17.1 Factory Data

The Factory Data tab displays the list of both existing and updated seed data which are provided though release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data changes for later updates (if required).

Accordingly, you can sort the view in Factory Data tab by selecting **Skipped**, **Update** or **All** options to display the list of corresponding seed data.

In the **Patch** # drop-down list, you can further sort the list to display **ALL** the seed data or only the additions or updates available as part of latest patch which has seed data changes.

#### **To View Factory Data**

Click Setup > Setup > Administration > System > Seed Data > Factory Data tab.

| EARCH MENU                | 60 | Seed Data ×                   |                      |            |                      |                         |  |                       |  |  |
|---------------------------|----|-------------------------------|----------------------|------------|----------------------|-------------------------|--|-----------------------|--|--|
|                           |    | Factory Data Current Data 0   | Comparison Data      |            |                      |                         |  |                       |  |  |
| DashBoard                 |    |                               |                      |            |                      |                         |  |                       |  |  |
| Origination               |    | Factory Data                  |                      |            | 10                   | 1.1.1.1                 | eful consideration before changing, it might affect system behavior.   | 1 Ve                  |  |  |
| Servicing                 |    | WARNING: INSERT WILINSERT THE | new setup data and l | PDATE WI   | modity existing setu | p data. Please give can | erui consideration before changing, it might affect system benavior.   | Insert O Update O     |  |  |
| Collections               |    | View - Format -               | Freeze Detad         | n JV       | Vrap 🔂 F             | Patch # ALL             | •  |                       |  |  |
| WFP                       |    | 4                             |                      |            |                      |                         |  |                       |  |  |
| Tools                     |    | Table                         | Туре                 | Key Column | Key Column Type      | Other Columns           | Other Column Types   | Count                 |  |  |
| etup                      |    | FLEX_TABLE_ATTRIBUTES         |                      |            |                      |                         | NUMBER [VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2]NUMBER [VARCHAR2]VARCHARC2]VARCHARAZ]VARCHAR2]VARCHAR2]VARCHARAZ]VARCHARAZ]VARCHARAZ]VARCHARAZVARAZVARCHARAZVARCHARAZVARCHARAZVARCHARAZVA |                       |  |  |
| Reports<br>Error Messages | 1  | JOB_SETS                      | COMBINATION          | BS_CODE    | VARCHAR2             | JBS_DESC[JBS_EN         | VARCHAR2[VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHARZ]VARVARZ   | DATEIDA 3             |  |  |
| Translations<br>Seed Data |    | Factory Data Details          |                      |            |                      |                         |  |                       |  |  |
| 4 User<br>Organization    |    | View 🔻 Format 👻 🔢             | Freeze 🛃 Detad       | v lly i    | Vrap 🚱               |                         |  | <u> </u>              |  |  |
| Companies                 |    | 4                             |                      |            |                      |                         |  |                       |  |  |
| Access                    |    | Select 🕅 Key Column Data      |                      | Other Colu | umn Data             |                         |  |                       |  |  |
| Credit Bureau             |    | SET-GRI1                      |                      | GRI INTER  | FACE JOBS Y ROOT     | ALWAYS DAILY DAILY      | COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:18 08/09/2003 10:00:00 N  |                       |  |  |
| Correspondence            |    | SET-GRI2                      |                      | GET CASE   | UPDATES WEBSERV      | ICE TRIGGERING Y RO     | OT [ALWAYS [MINUTE] 30MIN [COMPLETED [05/01/2016 10:00:00 [08/08/2016 10:00:18]  | 08/09/2016 10:00:0D N |  |  |
| General Ledger            |    | SET-VEN                       |                      | VENDOR A   | SSIGNMENT ALLOCA     | ATTON PROCESSING IN     | ROOT  ALWAYS DAILY DAILY COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:18   | ALDD+00+01 5002/90/90 |  |  |

#### Figure 2-37 Seed Data\_Factory

The Factory Data section displays the list of seed data with the following details:

| Field           | View this   |
|-----------------|---|
| Table           | Displays the seed data table name.  |
| Туре            | Displays the category of seed data as either<br>System or Combination Data. |
| Key Column      | Displays the unique identifier columns.                                     |
| Key Column Type | Displays the unique identifier column data types.                           |
| Other Columns   | Displays the non unique identifier column names.                            |

#### Table 2-74 Factory Data



| Field              | View this   |
|--------------------|---|
| Other Column Types | Displays the non unique identifier column data types.               |
| Count              | Displays the total count of updated records in the seed data table. |

### Table 2-74 (Cont.) Factory Data

The **Factory Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-75 Factory Data Details

| Field             | View this   |
|-------------------|---|
| Key Column Data   | Displays the unique identifier column names.  |
| Other Column Data | Displays the non unique identifier column names.  |
| Patch #           | Displays the patch number with which the seed data changes are identified.  |
| Status            | Displays the current status of seed data as one of the following:   |
|                   | INSERT: This status indicates new seed data.  |
|                   | <b>UPDATE</b> : This status indicates if there are changes<br>in the record when compared to the seed data<br>released in previous patch.   |
|                   | <b>POSTED</b> : This status indicates that the seed data changes are updated into the main tables and is subsequently updated from previous status - SKIPPED OR UPDATE OR INSERT. |
|                   | <b>SKIPPED</b> : This status indicates that the seed data is not updated into the main tables   |
|                   | <b>DEPRECATED</b> - This status indicates that the seed data is no longer used.   |

In the **Factory Data** tab, you can click (1) (refresh) to fetch the latest details and click **View** to display the detailed information of the selected record.

This section consists of the following topic:

Update/Skip Seed Data

### 2.17.1.1 Update/Skip Seed Data

The **Update** option in the Factory Data tab allows you to replace the existing seed data with the current update. However, ensure to double check the details before performing **Update** operation since the same can have significant impact on system behaviour.

### To Update/Skip Data

- 1. In the **Factory Data** tab, select **Update**. System displays those records which can be updated to the existing seed data tables.
- 2. Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.



- 3. Select the required record to be updated by clicking on the adjacent check box. You can also click **Select All** to select all the records.
- 4. Do one of the following:
  - Click **Update Data**. This action updates the existing seed data with the updated seed data provided as part of the current patch release.
  - Click Skip Data. This action skips the seed data changes received as a part of the patch release. The skipped records can be viewed by selecting Skipped option in Factory Data tab. However, the same can further be updated into the system, by selecting Update Data.
- 5. Click **Yes** in confirmation dialog to confirm the setup data changes. On successful update, system does the following:
  - When individual records are selected and updated, the same is removed from Factory Data Details section and the **Count** column in Factory Data section is updated with the remaining number of records.
  - In case of Bulk update, the record is removed from Factory Data tab.

## 2.17.2 Current Data

The Current data tab displays the customized seed data which are changed or configured as part of implementation. In the **Current Data** tab, you can click ((refresh)) to fetch the latest details and click **View** to display the detailed information of the selected record.

Additionally you can click **Refresh Data** to pull the seed data details from the production system and update the current seed data tables.

#### **To View Current Data**

Click Setup > Setup > Administration > System > Seed Data > Current Data tab.

| EARCH MENU                      | Seed Data ×  |                      |         |                 |                  |                |  |       |                        | 2    |
|---------------------------------|--------------|----------------------|---------|-----------------|------------------|----------------|--|-------|------------------------|------|
|                                 | Factory Data | Current Data Com     | parison | Data            |                  |                |  |       |                        |      |
| DashBoard                       |              |                      |         |                 |                  |                |  |       |                        |      |
| Origination                     | Current      |                      |         |                 |                  |                |  |       |                        | ∯ew  |
| Servicina                       | View 👻 F     | ormat 👻 🛃 🔲 Fr       | eeze    | Detach 🚽        | Wrap 🔂 👸         | Refresh Data   |  |       |                        |      |
| Collections                     | 4            |                      |         |                 |                  |                |  |       | B                      |      |
| and the second second           | Table        |                      | Туре    | Key Column      | Key Column Type  | Other Columns  | Other Column Types                       | Count | Last Refreshed Dt      |      |
| WFP                             | SEPA_TA      | G_MSG_MAPPING        | CO      | SMM_MSG_TYPE S. | VARCHAR2/VARC    | SMM_TABLE_NAM  | VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC | 171   | 03/23/2017 10:05:13 AM | -    |
| Tools                           | CREDIT       | BUREAU_PARAMETERS    | CO      | CRP_CRB_PARAM.  | VARCHAR2 VARC    | CRP_VALUE CRP  | VARCHAR2 VARCHAR2                        | 159   | 03/23/2017 10:05:13 AM | =    |
| tup                             | CREDIT       | BUREAU_SCORE_REAS    | CO      | CMR_BUREAU_SC.  | VARCHAR2 VARC    | CMR_REASON_DE  | VARCHAR2                                 | 6058  | 03/23/2017 10:05:13 AM |      |
| Reports                         | INPUT_F      | ILE_DEFINITIONS      |         | IDF_NAME        | VARCHAR2         |                | VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC |       | 03/23/2017 10:05:13 AM |      |
| Error Messages                  |              | ILE_RECORD_DETAILS   |         |                 |                  |                | NUMBER VARCHAR2 VARCHAR2 NUMBER          |       | 03/23/2017 10:05:13 AM |      |
| Translations                    | LOOKUP       |                      |         | LKT_TYPE        | VARCHAR2         |                | VARCHAR2[VARCHAR2]VARCHAR2               | 502   | 03/23/2017 10:05:13 AM |      |
| Seed Data                       |              |                      |         |                 |                  |                | NUMBER NUMBER VARCHAR2 VARCHAR2 NUMBER N | 2281  | 03/23/2017 10:05:13 AM |      |
| 4 User                          | EVENT_T      |                      |         |                 |                  |                | VARCHAR2 VARCHAR2 VARCHAR2               | 102   | 03/23/2017 10:05:13 AM |      |
| Organization E                  | FLEX_TA      |                      |         | FTB_TABLE       | VARCHAR2         |                | VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC | 175   | 03/23/2017 10:05:13 AM |      |
| Companies                       | FLS_ACC      | ESS_DETAILS          | CO      | FAD_FAC_ACCESS  | VARCHAR2 VARC    | FAD_ALLOWED_IN | VARCHAR2 VARCHAR2                        | 3908  | 03/23/2017 10:05:13 AM | ٣    |
| Users                           | Current      | Data Details         |         |                 |                  |                |  |       |                        | View |
| Credit Bureau<br>Correspondence | View - F     | ormat 🔻 🛃 🔟 Fr       | eeze    | Detach 🚽        | Wrap 🚱           |                |  |       |                        |      |
| General Ledger                  | 4            |                      |         |                 |                  |                |  |       |                        |      |
| Oueues                          | Key Colu     | mn Data              |         | 0               | ther Column Data |                |  |       |                        |      |
| Printers                        |              | BATCHDETAILS / Amt 7 |         |                 |                  |                |  |       |                        | -    |

Figure 2-38 Seed Data\_Current

The Current Data section displays the following details:



#### Table 2-76 Current Data

| Field              | View this  |
|--------------------|--|
| Table              | Displays the current seed data table name.   |
| Туре               | Displays the category of seed data as either System or Combination Data.                         |
| Key Column         | Displays the unique identifier columns.  |
| Key Column Type    | Displays the unique identifier column data types.  |
| Other Columns      | Displays the non unique identifier column names.   |
| Other Column Types | Displays the non unique identifier column data types.  |
| Count              | Displays the total count of records in the seed data table.                                      |
| Last Refreshed Dt  | Displays the date and time when seed data for the selected table was last updated in the system. |

The subsequent **Current Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-77 Current Data Details

| Field             | View this  |
|-------------------|--|
| Key Column Data   | Displays the unique identifier column names.     |
| Other Column Data | Displays the non unique identifier column names. |

## 2.17.3 Comparison Data

The **Comparison Data** tab displays the differences between factory shipped seed data and current customized seed data.

To View Comparison Data

Click Setup > Setup > Administration > System > Seed Data > Comparison Data tab.

| SEARCH MENU    | a . | eed Data x   |                  |                |                 |                 |   |                          | 2    |
|----------------|-----|--------------|------------------|----------------|-----------------|-----------------|---|--------------------------|------|
|                |     | Factory Data | Current Data G   | omparison Data |                 |                 |   |                          |      |
| DashBoard      |     |              |                  |                |                 |                 |   |                          | _    |
| > Origination  |     | Compariso    | on Data          |                |                 |                 |   | Ue Ve                    | :W   |
| Servicing      |     |              |                  |                |                 |                 |   | Insert O Upda            | ste  |
| Collections    |     | View - For   | mat 🕶 🛃 🛛        | Freeze Detach  | ط Wrap          | 65              |   |                          |      |
| WEP            |     | 4            | and a            | - Needel       |                 |                 |   |                          |      |
| Tools          |     | Table        |                  | Type           | Key Column      | Key Column Type | Other Columns   | Other Column Types       |      |
| etup           |     | ACCESS_G     | RID_ENTITY_DETAI | LS COMBINATION |                 |                 |   |                          |      |
|                |     | CREDIT_B     | UREAU_SCORE_REA  | S COMBINATION  | CMR_BUREAU_SC.  | VARCHAR2 VARC   | CMR_REASON_DESC   | VARCHAR2                 |      |
| Reports        | ^   | CYCLE_NE     | XT_STEPS         | COMBINATION    | CYN_CYC_CYCLE]. | VARCHAR2 VARC   | CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT      | VARCHAR2/VARCHAR2/VARCH  | AF   |
| Error Messages | •   | FLEX_TABL    | E_ATTRIBUTES     | COMBINATION    | FTA_FTB_TABLE   | VARCHAR2 VARC   | FTA_SORT  FTA_DESC  FTA_DATA_TYPE_CD  FTA_COMPARISON_OPERATOR_CD  FT. | NUMBER VARCHAR2 VARCHAR  | 2    |
| Translations   |     | FLS_ACCE     | SS               | SYSTEM_DATA    | FAC_ACCESS_COD  | E VARCHAR2      | FAC_DESC[FAC_ENABLED_IND]FAC_SYSTEM_SETUP_IND[FAC_SUPER_GROUP_CD].    | VARCHAR2/VARCHAR2/VARCH  | AF E |
| Seed Data      |     | JOBS         |                  | COMBINATION    | JOB_JBS_CODE J. | VARCHAR2 VARC   | JOB_SORT JOB_REQUEST_TYPE_CD JOB_DESC JOB_ENABLED_IND JOB_CODE_PA     | NUMBER VARCHAR2 VARCHAR  | 2    |
| ⊿ User         |     | JOB_SETS     |                  | COMBINATION    | JBS_CODE        | VARCHAR2        | JBS_DESC JBS_ENABLED_IND JBS_CODE_PARENT JBS_JOB_SET_DEPENDENCY_CD    | VARCHAR2 VARCHAR2 VARCH  | AF   |
| Organization   |     | JOB_THRE     | ADS              | COMBINATION    | JBT_JBS_CODE JB | VARCHAR2 VARC   | JBT_ENABLED_IND JBT_JOB_THREAD_STATUS_CD JBT_NO_OF_ERRORS JBT_NO      | VARCHAR2/VARCHAR2/NUMBER | R    |
| Companies      |     | LOOKUPS      |                  | COMBINATION    | LKC_LKT_TYPELK. | VARCHAR2 VARC   | LKC_SUB_CODE/LKC_SORT/LKC_DESC/LKC_SYSTEM_SETUP_IND/LKC_ENABLED_IND   | VARCHAR2 NUMBER VARCHAR  | 2    |
| Access         |     | SYSTEM_P     | ARAMETERS        | COMBINATION    | SYP_PARAMETER_  | VARCHAR2 VARC   | SYP_VALUE[SYP_ENABLED_IND   | VARCHAR2 VARCHAR2        | -    |
| Users          |     | 4            |                  |                |                 | m               |   | 1                        | F.   |
| Credit Bureau  |     |              |                  |                |                 |                 |   |                          |      |
| Correspondence |     |              |                  |                |                 |                 |   |                          |      |
| General Ledger |     | Compariso    | on Data Details  | 5              |                 |                 |   | Jie Vie                  | W    |
| Queues         |     | View - For   | mat 🔻 🛃 👖        | Freeze Detach  | الم ال          | 65              |   |                          |      |
| Printers       |     | 4            |                  | Based -        |                 | 102             |   |                          |      |
| Bank Details   | -   | Key Colum    |                  |                |                 |                 | Other Colump Data   |                          |      |

Figure 2-39 Seed Data\_Comparison



The **Comparison Data** section displays the list of seed data records with the following details:

| Field              | View this   |
|--------------------|---|
| Table              | Displays the seed data table name to be inserted or updated.                |
| Туре               | Displays the category of seed data as either<br>System or Combination Data. |
| Key Column         | Displays the unique identifier columns.                                     |
| Key Column Type    | Displays the unique identifier column data types.                           |
| Other Columns      | Displays the non unique identifier column names.                            |
| Other Column Types | Displays the non unique identifier column data types.                       |
| Count              | Displays the total count of records in the seed data table.                 |

#### Table 2-78 Comparison Data

The subsequent **Comparison Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-79 Comparison Data Details

| Field             | View this   |  |
|-------------------|---|--|
| Key Column Data   | Displays the unique identifier column names.                                      |  |
| Other Column Data | Displays the non unique identifier column names.                                  |  |
| Patch #           | Displays the patch release version with which the seed data was inserted/updated. |  |

In the **Comparison Data** tab, you can click 🔤 (refresh) to fetch the latest details and click **View** to display the detailed information of the selected record.

## 2.17.4 Download Data

The Download Data tab allows you to download table specific seed data available in the system in .dat format. While migrating from one environment to other, you can use the Download Data tab to download the existing seed data and perform a bulk upload of all/ required files.

Similar to other file download process, based on the value defined for the system parameter CMN\_FILE\_PROCESS\_TO\_LOB, the seed data download file can be accessed from the Process Files interface (if value is Y) or Database Files system (if value is N). For more information on handling Incoming/Outgoing process files, refer to **Dashboard** section in User Guides.

#### To Download Data

1. Click Setup > Setup > Administration > System > Seed Data > Download Data tab.

| SEARCH MENU           |      | Seed Data x  Information Request submitted. Reference Number ABSHEKAR2803065432# |  |                  |   |  |  |  |
|-----------------------|------|--|--|------------------|---|--|--|--|
| > DashBoard           |      |  | Current Data Comparison Data Download Data               |                  |   |  |  |  |
| > Origination         |      | Turing butto   |  |                  |   |  |  |  |
| Servicing             |      | Downloa  | d Data   |                  |   |  |  |  |
| > Collections         |      | Dominou  | armat 🗕 🔐 Freeze 🥁 Detach 🔬 Wrap 🚯 🔂 Submit For Download |                  |   |  |  |  |
| > WFP                 |      | Select   |  |                  |   |  |  |  |
| > Tools               |      | All  | Table Name   | Table Type       |   |  |  |  |
| Setup                 | etup |  | ACCESS_GRID_ENTITIES                                     | COMBINATION_DATA | ^ |  |  |  |
| ( Setup               |      |  | ACCESS_GRID_ENTITY_DETAILS                               | COMBINATION_DATA | _ |  |  |  |
| 4 Administration      | =    |  | MENU_ACCESS  | COMBINATION_DATA |   |  |  |  |
| ⊿ System              |      |  | ACCESS_GRID_FUNCTIONS                                    | COMBINATION_DATA |   |  |  |  |
| System Parameter      |      | 100 A  | APPLICATION_DEFAULTS                                     | PRODUCT_DATA     |   |  |  |  |
| Lookups               |      | 10 A   | ASSET_ATTRIBUTE_TYPES                                    | PRODUCT_DATA     |   |  |  |  |
| User Defined Tables   |      |  | ASSET_MAKE_MODELS  | PRODUCT_DATA     |   |  |  |  |
| Audit Tables          |      |  | ASSET_SUB_TYPES  | PRODUCT_DATA     |   |  |  |  |
| User Defined Defaults |      | (C)  | ASSET_TYPES  | PRODUCT_DATA     |   |  |  |  |
| Transaction Codes     |      | E  | ASSIGNMENT CONDITIONS                                    | PRODUCT DATA     | + |  |  |  |

#### Figure 2-40 Seed Data\_Download

The Download Data section displays the list of tables maintained in the system with **Table Name** and **Table Type**. Click (refresh) to fetch the latest details.

- 2. Select the check box adjacent to the required table in the list. You can choose **Select All** check box to select all the tables with seed data maintained in the system.
- 3. Click **Submit For Download** button. System displays an information message in the header indicating that the request has been submitted along with a reference number. The reference number is generated in format useridDDMMHHMISS# followed by table name with .dat extension. For example, (USER1230603121517#lookups.dat)
- 4. (Optional) If CMN\_FILE\_PROCESS\_TO\_LOB is set to Y, navigate to DashBoard > Process Files screen > Outgoing Process File tab to download the selected seed data file which will be listed with the same reference number. The file can be downloaded to Application server.

## 2.18 Data Masking

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed in the application to safeguard the sensitive and confidential information while protecting them from offenders.

As part of the product installation, standard set of identified fields (seed data) which is likely to contain either organization / customer PI information are provided for data masking in disabled status. Based on need, the required fields can be enabled and masked for specific user responsibility in the Data Masking screen. Also if there are additional PII fields identified for masking, the same can be pooled into the system using input file processing method and masked using Data Masking screen.

The data masking process involves the following steps:

- Identify and enable field(s) (seed data) to be masked
- Select user responsibility for whom the data has to be masked
- Execute batch job to create data redaction policy
- Compile the data redaction policy
- (Optional) Process user identified PII data for masking.



The following table indicates the standard pre-defined fields (seed data) identified in respective screens/tabs which can be readily masked using the Data Masking screen.

| Tab Name                      | Field Names  |  |  |
|-------------------------------|--|--|--|
| Origination                   |  |  |  |
| Applicant                     | First Name, MI, Last Name, Family Name, Birth Dt,<br>Nationality, National ID, Visa #, Passport #, License<br>#, Marital status, Mother's maiden name, Passport<br>number, Gender, Language, Dependents, Ethnicity,<br>Disability, Email, Race, and Education. |  |  |
| Applicant > FATCA             | Birth Place, Birth Country, and Permanent US Resident Status.  |  |  |
| Applicant > Power of Attorney | Holder Name, Address, Country, Nationality, and Telephone Number.  |  |  |
| Applicant                     | Active Military Duty, Military Effective Date, Duty<br>Order Number, and Active Military duty Release<br>date.   |  |  |
| Addresses                     | Country, Postal Address Type, Address #, Street<br>Pre, Street Name, Street Type, Street Post, Apt #,<br>Address 1, Address 2, Address 3, Zip, Zip Extn,<br>City, State, and Phone.  |  |  |
| Telecoms                      | Phone and Extn   |  |  |
| Employments                   | Employer, Country, Address #, Address 1, Address<br>2, Zip, Zip Extn, City, State, Phone, Extn, Income<br>Amt - Stated, Income Amt - Actual, Salary - Stated,<br>Salary - Actual, and Title.   |  |  |
| Applicant > Financials        | Type, Source, Account #, and Currency.   |  |  |
| Existing Accounts             | Account # and Title.   |  |  |
| Servicing                     |  |  |  |
| Customer                      | Name, Birth Dt, Nationality, National ID, Visa #,<br>Passport #, License #, Marital status, Mother's<br>maiden name, Passport #, Language, Disability,<br>Email, and Education.  |  |  |
| Customer > FATCA              | Birth Place, Birth Country, and Permanent US Resident Status.  |  |  |
| Customer > Power of Attorney  | Holder Name, Address, Country, Nationality, and Telephone Number.  |  |  |
| Customer                      | Active Military Duty, Military Effective Date, Duty<br>Order Number, and Active Military duty Release<br>date.   |  |  |
| Addresses                     | Country, Postal Address Type, Address #, Street<br>Pre, Street Name, Street Type, Street Post, Apt #,<br>Address 1, Address 2, Address 3, Zip, Zip Extn,<br>City, State, Phone, and Address.   |  |  |
| Employments                   | Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, and Title.  |  |  |
| Assets tab                    |  |  |  |
| Assets                        | Identification #, Lien Status, Lien Event Date,<br>Second Lien Holder, Comments, Lien Release<br>Entity, and Entity Name.  |  |  |

#### Table 2-80 Data Masking

**Masking Format** 

Oracle Financial Services Lending and Leasing supports only complete masking (not partial) of both factory shipped and user identified PII data. On masking, the masked data is presented in same structural format to facilitate internal validations. The below table indicates the default values used for masking fields based on data type:

| Data Type    | Masking Value   |
|--------------|---|
| NUMBER       | 9   |
| VARCHAR      | Х   |
| DATE         | 31/12/9999  |
| Phone number | For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 99999999999 |
| Email        | xxxxx.xxx@ <domain>.com</domain>  |

#### Table 2-81 Masking Format

### Note:

It is recommended to avoid modifying masked data for user(s) with masked responsibility. However, while editing masked data (if permitted) requires to input full data replacing the masked characters. For example, editing a masked SSN (xxx.xxxx) requires to specify all nine digits of SSN and not just the last four digits.

This section consists of the following topics:

- Setup Data Masking
- Create data redaction policy
- Masking User defined data

## 2.18.1 Setup Data Masking

- 1. Click Setup > Administration > System > Data Masking.
- 2. Define the parameters available in following tabs.
- Data Masking Details
- User Access Details

### 2.18.1.1 Data Masking Details

On clicking Data Masking link, the Data Masking Details tab is displayed by default and allows you to enable the required fields for masking.



| Figure 2-41 | Data Masking Details |
|-------------|----------------------|
|-------------|----------------------|

| ata Masking 🗙        |                             |         |                    |              |
|----------------------|-----------------------------|---------|--------------------|--------------|
| Data Masking Details | User Access Details         |         |                    |              |
| Data Masking Det     | ails                        | බ       | ✓ Edit             | View 🔗 Audit |
| Table Name           | - Field Name                | Enabled | System Defined Y/N |              |
| ACCOUNTS             | ACC_ACH_BANK_NAME           | N       | Y                  |              |
| ACCOUNTS             | ACC_ACH_BANK_NAME_CUR       | N       | Y                  |              |
| ACCOUNTS             | ACC_PHP_DRAWER_CITY         | N       | Y                  |              |
| ACCOUNTS             | ACC_PRIMARY_CUS_LANGUAGE_CD | N       | Y                  |              |
| ACCOUNTS             | ACC_TITLE                   | Y       | Y                  |              |
| ACCOUNT_ACH_DET      | AILS AAC_ACH_ACCOUNT_BIC_CD | N       | Y                  |              |
| ACCOUNT_ACH_DET      | AILS AAC_BANK_CITY          | N       | Y                  |              |
| ACCOUNT_ACH_DET      | AILS AAC_BANK_CITY          | N       | Y                  |              |
| ACCOUNT_ACH_DET      | AILS AAC_BANK_NAME          | N       | Y                  |              |
| ACCOUNT_ACH_DET      | AILS AAC_BANK_STATE_CD      | N       | Y                  | -            |
| ٠ [                  | m                           |         |                    | ۴.           |

1. In the Data Masking Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field          | Do this   |
|----------------|---|
| Table Name     | View the table name which contains the selected field details.  |
| Field Name     | View the selected field name.   |
| Enabled        | Check this box to enable masking of the selected field.   |
| System Defined | View the type of seed data maintained in the system. Y indicates factory shipped seed data and <b>N</b> indicates user defined seed data. |

Table 2-82 Data Masking Details

2. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.18.1.2 User Access Details

The User Access Details tab facilitates to define the user responsibility to whom the PII data should be masked. By default, all the selected PII data in Data Masking Details tab appears as masked for one or more user(s) selected in this tab.

1. Click Setup > Administration > System > Data Masking > User Access Details.

#### Figure 2-42 User Access Details

| ata Masking 🗙        |                  |                   |                                      |                   | × :        |
|----------------------|------------------|-------------------|--------------------------------------|-------------------|------------|
| Data Masking Details | User Access Deta | ils               |                                      |                   |            |
| User Access De       | etails           |                   |                                      | 👍 Add 🥒 Edit 📃 Vi | ew 🔗 Audit |
| View - Format -      | Freeze           | 🛃 Detach 🛛 ຝ Wrap | 62                                   |                   |            |
| Responsibility       |                  | Masked            |                                      |                   |            |
| UNDERWRITER          |                  | Y                 |                                      |                   |            |
| PAYMENTS SUPE        | RVISOR           | Ŷ                 |                                      |                   |            |
| User Access De       | etails           |                   |                                      | Save and Stay     | m 👍 Return |
|                      |                  |                   |                                      | Save and Stay     | n 🖓 Kemu   |
|                      |                  |                   | * Responsibility PAYMENTS SUPERVISOR | -                 |            |
|                      |                  |                   | * Masked                             |                   |            |

 In the User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

#### Table 2-83 User Access Details

| Field          | Do this  |  |  |
|----------------|--|--|--|
| Responsibility | Select the user responsibility from the drop-down list.  |  |  |
| Masked         | Check this box to enable masking for the<br>selected user.   |  |  |
|                | <b>Note:</b> Defining a user and not selecting the masked check box will only create the record and masking rules are not applied. |  |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.18.2 Create data redaction policy

Once the data masking details are defined and stored in the database, you need to create a data redaction policy which facilitates for field level masking while displaying the details to the respective user. A data redaction policy file contains the policies on the columns enabled in the Data Masking Details screen.

#### To create data redaction policy

Click Setup > Administration > System > Batch Jobs and execute the following batch job (in single thread mode only):

| Set Code | Description  | Job Code         |
|----------|--|------------------|
| SET-RED  | POLICY CREATION FOR<br>PERSONAL IDENTIFIABLE<br>INFORMATION DATA | REDPRC_BJ_100_01 |

#### Table 2-84 Create data redaction policy

This batch job can either be scheduled for regular run or executed on-demand and facilitates to generate data redaction policy picking only the enabled data masking field information from



database. On every run, the batch job drops and re-creates new set of policies in the file based on the details updated in Data Masking Details screen.

The generated policy is either written into CLOB or sql file depending on the following option:

- if the value of system parameter CMN\_FILE\_PROCESS\_TO\_LOB is set to Y, the policy file is generated in CLOB and can be accessed by navigating to DashBoard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to Dashboard section in User Guides.
- If the value of system parameter CMN\_FILE\_PROCESS\_TO\_LOB is N, the policy is generated as an sql file and stored in the repository path as defined in the system parameter - CMN\_SERVER\_HOME. For example, /scratch/OFSLL/<release>/sql.

Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having administration privileges needs to compile the policies in the database.

#### Note:

For every change in the data masking details such as masking additional fields or unmasking / disabling masked fields, a new policy is to be created by executing the batch job.

### 2.18.3 Masking User defined data

Apart from factory shipped seed data, additional user identified PII data can be masked by uploading an input file with field details and processing it in Data Masking screen using input file processing method.

- On identifying the fields, create an input file (in text file format) with table name, column name, and enabled indicator (Y/N) for each field level record. If enabled indicator is N, the record is not processed for data masking.
   For example, BUSINESS APPL DETAILS, BSD LEGAL NAME, N
- Place the input file to the path as defined in system parameter IPI\_DIRECTORY. For example, **\$OFSLL\_HOME/input/ipi**
- Navigate to Setup > Administration > System > Batch Jobs screen and execute the following batch job:

| Set Code | Description                              | Job Code         |
|----------|--|------------------|
| SET-IFP  | PI INFROMATION FILE<br>UPLOAD PROCESSING | IPIPRC_BJ_100_01 |

#### Table 2-85 Masking User defined data

On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of **System Defined** property as **N**.

Once the data is available in Data Masking screen, enable the required fields, assign user responsibility and run the processing batch job - redprc\_bj\_100\_01 to generate a redaction policy. For more details, refer Create data redaction policy section.



### Note:

In addition, an xml sample file with PII fields data is provided in the installation bundle (docs folder). The same is generated through Application Data Model (ADM) and can be imported to view the details of PII masked fields. However to do so, you need to have Oracle Cloud 13c installed.

## 2.19 Webhook

Webhook in OFSLL provides a facility to integrate with third-party external applications by sending REST API based notifications of changes through system generated Webhook event actions.

In the Webhook screen, you can register third-party applications to which you can notify the changes that are done in OFSLL by triggering Webhook request as an event action.

In this type of integration, the server which is OFSLL propagates the information to the dependant third-party applications (client) when a specific type of change has happened in OFSLL. For example, when customer details are updated in OFSLL.

In the Webhook screen, you can maintain Webhook definition details and associate Event Details along with Authentication Attributes.

|  |   |  |                     |                            |   |   |  | ×        |
|--|---|--|---------------------|----------------------------|---|---|--|----------|
| /ebhook  |   |  |                     |                            |   | 👍 Add 🥒 E   | dit View                               | Audi     |
| View - Form  | nat 🗸 📑 🗍 Freeze 🚮 D  | Detach 📣 Wrap 🚷  | 🚱 Generate 🔅 Test   |                            |   |   |  |          |
| Channel  |   |  |                     | Authentication Mode        |   |   | Enable                                 | ed       |
| test   |   |  |                     | OAUTH2.0                   |   |   | Y                                      |          |
| opds   |   |  |                     | ORACLE BANKING ROUTING HUB |   |   | Y                                      |          |
| ebhook   |   |  |                     |                            |   |   |  |          |
| CDIIOOK  |   |  |                     |                            | 🕞 Sa  | ave and Stay  | ave and Return                         | C Retur  |
|  | Channel OPDS  |  | Authentication mode | ORACLE BANKING ROUTING HUB | * Token Hea   | der Key Authorization   |  |          |
|  | Client Secret Key ZXIKMGVYQ   | WIPaUpLVjFRaUxDS   | * Licer Name        | TESTUSER1                  |   | ken Key token   |  |          |
|  |   | KSVV6VXhNaUo5Lm  |                     |                            | Request Authorization   |   |  |          |
|  |   | 0dva.in.oracle.com:7003/ofsll14  | * Password          |                            | Request Aution2duon   | Prefix  |  |          |
|  |   |  |                     |                            |   |   |  |          |
|  |   |  |                     |                            |   | Verified  |  |          |
|  | Test Service URL http://whf0  | 0dva.in.oracle.com:7003/ofsll14:                                       |                     |                            |   | Verified 🗹  |  |          |
|  | Test Service URL http://whf0  |  |                     |                            |   | Verified 🔽  |  |          |
|  | Test Service URL http://whf0  | 0dva.in.oracle.com:7003/ofsll14:                                       |                     |                            |   | Verified 🜌  |  |          |
| vent Details   | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled 🗹  | 0dva.in.oracle.com:7003/ofsll14:                                       |                     |                            |   | Verified 🔽  |  |          |
|  | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled 🗹  | 0dva.in.oracle.com:7003/ofsll14:                                       |                     |                            |   | Verified 🗹  | t View                                 | ≪⁄ Audit |
|  | Test Service URL http://whf0 * Token URL http://whf0 * Enabled  | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            |   | f Add / Edit  |  |          |
| View + Fo<br>Attribute 1   | Test Service URL http://whf0 * Token URL http://whf0 * Enabled  Authentication Attributes cation Attributes mmt  Fige Freeze  Type  | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key /   | 습 Add / Edit  | Enabled                                |          |
| View - Fo<br>Attribute 1<br>REQUEST  | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>cation Attributes<br>cration Attributes<br>Freeze<br>Type<br>HEADER  | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE   | 음 Add / Edit  | Enabled<br>re Y                        |          |
| Uthentic<br>View → Fo<br>Attribute 1<br>REQUEST<br>REQUEST                                   | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>tration Attributes<br>tration Attributes<br>Image: Image: I | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE f<br>entity/d   | Add C Edit  | Enabled<br>Y<br>Y                      |          |
| View - Fo<br>Attribute T<br>REQUEST<br>REQUEST<br>REQUEST                                    | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>cation Attributes<br>mat -  Freeze<br>HEADER<br>HEADER<br>HEADER   | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE f<br>entb/ld I<br>appld I   | Add Cedit<br>Attribute Value<br>etchCreditDecisionScor<br>DEFAULTENTITY<br>CONCORE  | Enabled<br>re Y<br>Y<br>Y              |          |
| View - Fo<br>Attribute T<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST                         | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>cation Attributes<br>mmat → □ Freeze<br>HEADER<br>HEADER<br>HEADER<br>HEADER   | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE f<br>entityId<br>appId Q<br>useId Q                               | Add Cedit<br>Attribute Value<br>fetchCreditoEcisionScor<br>DEFAULTENTITY<br>ZMNCORE<br>TESTUSER1                          | Enabled<br>Y<br>Y<br>Y<br>Y            |          |
| Authentic<br>View → Fo<br>Attribute 1<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>cation Attributes<br>mat -  Freeze<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>HEADER   | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE (<br>entity1d<br>appld<br>userId<br>SERVICE-CONSUMER<br>C         | Attribute Value<br>etchCreditbecsionScor<br>DPHAUTENTITY<br>DPHCORE<br>TESTUSERI<br>DSW_FOR_COS                           | Enabled<br>re Y<br>Y<br>Y              |          |
| View - Fo<br>Attribute T<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST              | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>Toton Attributes<br>Toton Attributes<br>Internet Preze<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>UEST HEADER  | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE f<br>entbyld<br>appld Q<br>userld<br>SERVICE-CONSUMER Q<br>appld  | Add Cedit<br>Attribute Value<br>fetchCreditoEcisionScor<br>DEFAULTENTITY<br>ZMNCORE<br>TESTUSER1                          | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y       |          |
| View - Fo<br>Attribute T<br>REQUEST<br>REQUEST<br>REQUEST<br>REQUEST<br>TOKEN RE             | Test Service URL http://whf0<br>* Token URL http://whf0<br>* Enabled<br>Authentication Attributes<br>Toton Attributes<br>Toton Attributes<br>Internet Preze<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>HEADER<br>UEST HEADER  | Odva.in.oracle.com:7003/ofsll 44:<br>Odva.in.oracle.com:7003/ofsll 14: |                     |                            | Attribute Key J<br>SERVICE-CONSUMER-SERVICE f<br>entityId<br>appId G<br>UserId<br>SERVICE-CONSUMER G<br>appId | Add / Edit<br>Attribute Value<br>etchCreditDecisionScor<br>DFAULTPNITY<br>DMCORE<br>TESTUSER1<br>DBX_FOR_CDS<br>SECSRV001 | Finabled<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y |          |

#### Figure 2-43 Webhook

----

This section consists of the following topics:

- Webhook Definition
- Event Details



- Authentication Attributes
- Monitoring Webhook Events

## 2.19.1 Webhook Definition

In a Webhook definition, you can create a Channel with specific third party authentication mode, provide test and service url and generate secret key.

#### To setup Webhook Definition

- **1**. Select Setup > Administration > System > Webhook.
- 2. In the **Webhook** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

| Field             | Do this   |  |  |  |  |
|-------------------|---|--|--|--|--|
| Channel           | Specify the channel name of interfaced third-<br>party application for identification. The same will<br>be added into weblogic Key Store.   |  |  |  |  |
| Client Secret Key | The client secret key is auto generated by the system on clicking <b>Generate</b> button after defining the details. If already generated, the same can be used to regenerate   |  |  |  |  |
| Service URL       | Specify the context path of third-party<br>application's Webhook Service URL used for<br>communication where POST request is to be<br>provided. You can define multiple service end-<br>point URLs for the same channel.          |  |  |  |  |
| Test Service URL  | Specify the GET web service Webhook URL of<br>third-party application to check service<br>availability.   |  |  |  |  |
|                   | Click <b>Test</b> button to generate sample test call.<br>The status, either success or error of the test call<br>is displayed on the screen as SERVICE URL<br>TEST SUCCESFUL/FAILED. Refer step 4 below<br>for more information. |  |  |  |  |
| Enabled           | Check this box to enable the Webhook definition.  |  |  |  |  |

#### Table 2-86 Webhook Definition



| Field   | Do this  |  |  |  |  |
|---|--|--|--|--|--|
| Authentication mode                               | Select the authentication mode of third-party<br>application from the drop-down list. The list is<br>displayed based on lookup code<br>WHK_AUTH_MODE_CD. System supports the<br>following options:                         |  |  |  |  |
|   | BASIC - On selecting this option, you need to<br>define User Name and Password to authenticate   |  |  |  |  |
|   | OAUTH2.0 - On selecting this option, you need<br>to define additional enabled fields such as Grant<br>Type, Client Id, Client Secret, Identity Domain,<br>Token and Header Key.  |  |  |  |  |
|   | ORACLE BANKING ROUTING HUB - On<br>selecting this option, you need to define User<br>Name, Password, Token Header Key, Response<br>Token Key, and Request Authorization Header<br>Prefix to authenticate.                  |  |  |  |  |
|   | <b>Note</b> : Based on the above selection, additional Webhook definition fields are enabled and need to be populated accordingly.   |  |  |  |  |
| The following additional fields are available for | BASIC type of Authentication mode:   |  |  |  |  |
| User Name   | Specify the Basic Authentication User Name.  |  |  |  |  |
| Password  | Specify the Basic Authentication User Password.  |  |  |  |  |
| The following additional fields are enabled for   | OAUTH2.0 type of Authentication mode:  |  |  |  |  |
| Token URL   | Specify the third-party OAUTH 2.0 token generation URL.  |  |  |  |  |
| Grant Type  | Select the OAUTH 2.0 grant type from the drop-<br>down list. The list is populated based on lookup<br>code WHK_GRANT_TYPE_CD.  |  |  |  |  |
| Client Id   | Specify the identification name of third-party OAUTH 2.0 client.   |  |  |  |  |
| Client Secret                                     | Specify the secret code of third-party OAUTH 2.0 client.   |  |  |  |  |
| Identity Domain                                   | Specify the domain name of the third-party OAUTH 2.0 client.   |  |  |  |  |
| Token Header Key                                  | Specify the token header key of third-party OAUTH 2.0 client.  |  |  |  |  |
| Response Token Key                                | Specify the Response Token Key of third-party<br>OAUTH 2.0 client which is the key name of<br>Authentication Response Header. The same is<br>used to identify token value used as input for<br>subsequent calls.           |  |  |  |  |
|   | <b>Note:</b> If value is not provided, system defaults to access_token.  |  |  |  |  |
| Request Authorization Header Prefix               | Specify the Request Authorization Header Prefix<br>of third-party OAUTH 2.0 client This is the prefix<br>used to Request Authorization Header based on<br>token generation mechanism like Basic, Bearer,<br>JWT and so on. |  |  |  |  |
|   | <b>Note:</b> If value is not provided, system defaults to Bearer.  |  |  |  |  |

### Table 2-86 (Cont.) Webhook Definition



| Field  | Do this  |
|--|--|
| User Name  | If Authentication mode is selected as OAUTH2.0<br>and Grant Type as <b>Resource Owner Password</b> ,<br>specify the third-party OAUTH 2.0 Resource<br>Owner User Name.   |
| Password   | If Authentication mode is selected as OAUTH2.0<br>and Grant Type as <b>Resource Owner Password</b> ,<br>specify the third-party OAUTH 2.0 Resource<br>Owner User Password.   |
| The following additional fields are enabled for O Authentication mode: | RACLE BANKING ROUTING HUB (OBRH) type of   |
| User Name  | Specify the third-party OBRH Resource Owner User Name.   |
| Password   | Specify the third-party OBRH Resource Owner<br>Password.   |
| Token Header Key   | Specify the token header key of third-party OBRH client.   |
| Response Token Key   | Specify the Response Token Key of third-party<br>OBRH client which is the key name of<br>Authentication Response Header. The same is<br>used to identify token value used as input for<br>subsequent calls.  |
|  | <b>Note</b> : If value is not provided, system defaults to access_token. An example is indicated below where token element is the key name:  |
|  | Prof.         Totals         Totals <thtotals< th="">         Totals         <thtotals< th=""> <thtotals< td="" tht<=""></thtotals<></thtotals<></thtotals<> |
| Request Authorization Header Prefix                                    | Specify the Request Authorization Header Prefix<br>of third-party OBRH client This is the prefix used<br>to Request Authorization Header based on token<br>generation mechanism like Basic, Bearer, JWT<br>and so on.  |
|  | <b>Note</b> : If value is not provided, system defaults to Bearer. An example is indicated below:  |
|  | POST http:// /api-gateway/cmc-obrh-services/route/dispatch<br>Content-Type: application/json<br>Accept: application/json<br>appld: OMMCORE<br>userid: TESTUSERI<br>branchCode: 004<br>Authorization:[Bearer]{{}}<br>token.response.body.token}}  |

### Table 2-86 (Cont.) Webhook Definition



| Field                                    | Do this   |  |  |  |  |
|--|---|--|--|--|--|
| Bureau <check if="" required=""></check> | Select the Credit Bureau from the drop-down list.<br>This is required if the Credit Bureau report format<br>is to be processed externally as defined in Setup<br>> Administration > User > Credit Bureau screen.  |  |  |  |  |
|  | The list is populated with credit bureau details<br>maintained in CRB_SOURCE_CD lookup. This<br>field is enabled only during ADD process and is<br>Read-Only during EDIT.   |  |  |  |  |
|  | Ensure that the selected Bureau is not already<br>selected for the enabled record. Else, system<br>displays an error indicating <b>Record already</b><br><b>exist with same bureau</b> and need to disable the<br>existing record and enable the new record with<br>the new Bureau. |  |  |  |  |
|  | <b>Note</b> : The <b>Event Details</b> section is not displayed if the Credit Bureau report format is to be processed externally.   |  |  |  |  |
| Verified                                 | This check box is auto selected on verifying the channel data by clicking <b>TEST</b> button and if the test server connection is successful.   |  |  |  |  |

#### Table 2-86(Cont.) Webhook Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click **Test** button to verify the configuration details of third-party application.
  - Th external system generates base 64 X-Hmac header using HMAC SHA 256 and propagate this as part of response header to OFSLL.
  - Channel name is used in HMAC digest as given below. This will be passed to the external interface using HTTP Header Key ChannelName. This value will be in base 64 encoded format.
  - System will validate this response and update the Verified indicator. Only HTTP status code 200 is considered as success.

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types":"Base64 Encoded Channel Name": "Service URL"] with Client Secret Key]

For example:

#### **Client Secret Key**

ZX1KMGVYQW1PaUpLVjFRaUxDSmhiR2NpT21KSVV6VXhNaUo5LmV5SnpkV01p T21KWFJVSk1UMD1MSW13aVEwaEJUazVGVENJNk1rV11WRVZTVGtGTVNVNVVS VkpHUVVORkxVOUJWV1JJTWpBaUxDSnBjM01pT21KUFJsTk1URj1YU1VKSVQw OUxJaXdpW1hod01qb3hOVFUxTmpnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0 RRNU1qTjkuemxMb01zdWduek1FRnhyblcxYXJIeXNMSF1iSmVQd0R5SUxvdDdU aX2DMEFVUktEbm5WcDJpWmRiT1pJald5aHNfSWxNaG11V1dWZUF0YmZRUn1 1X2c=

#### Cipher Text for HMAC SHA 256

GET:RVhURVJOQUxJTlRFUkZBQ0UtT0FVVEgyMA==:application/json:https:// Hostname:Port/webhook oauthqa/service/api/resources/webhook/test



#### Generated Sample X-Hmac header

OFSLL:F/jj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=

### Note:

Configuration details for OBRH application cannot be verified using Test option since OBRH currently does not support return of customizing HTTP header [X-Hmac].

 Clicking Generate button OFSLL generates Client Secret Key. This key is used in generation of X-HMAC header that is sent to the third-party channel to validate origination of the request.

System generated **X-HMAC** header uses base 64 encoded HMAC SHA 256 algorithm. This algorithm uses below logic:

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types": "Base64 Encoded Payload":" Http Content Types": "Service URL"] with Client Secret Key]

For example.

**Client Secret Key** 

T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndlbGNvbWUx

#### Cipher Text for HMAC SHA 256

POST:ewogICAgIlJlcXVlc3RUeXBlIjogIk9VVEJPVU5EIgp9:application/json:http:// Hostname:Port/webhook/service/api/resources/webhook/basic

#### Generated Sample X-Hmac header

OFSLL:q6xCpZrnudfB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=

## 2.19.2 Event Details

The Event Details section acts as a single point of entry to define and update required Webhook Events in the system. In Event Details, you can define service end points of thirdparty application which accepts the communicated changes. Multiple end points can be defined to a single channel for each Event Criteria. These details are displayed as Webhook Event Action in Setup > Administration > System > Events screen.

#### To define Event Details

- **1.** Select Setup > Administration > System > Webhook.
- 2. Select the required definition in **Webhook** section.
- 3. In the Event Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:



| Field             | Do this   |  |  |  |  |
|-------------------|---|--|--|--|--|
| Event             | Select the event code from the drop-down list.<br>The list is populated based on the enabled event<br>codes maintained in Events setup screen.                                  |  |  |  |  |
| Event Criteria    | Select the event criteria from the drop-down list.<br>The list is populated based on the enabled event<br>criteria maintained for the selected event in<br>Events setup screen. |  |  |  |  |
| Service End Point | Specify the third-party application end point URL which is propagated to Event Definition as an Event Action Parameter.   |  |  |  |  |
| Event Message     | Specify the event message which is propagated to Event Definition as an Event Action Parameter.   |  |  |  |  |
| Enabled           | Select this check box to enable the event details in the system.  |  |  |  |  |

#### Table 2-87 Event Details

- Click button and add the event details to the list.
- 5. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.19.3 Authentication Attributes

For connecting to some of the third-party applications, addition Authentication attributes and Request Header is required to be sent from OFSLL. In the Authentication Attributes, you can define those specific attributes required for authentication. Multiple authentication attributes can be defined to a Webhook definition.

#### To define Authentication Attributes

- 1. Select Setup > Administration > System > Webhook.
- 2. Select the required definition in **Webhook** section and click **Authentication Attributes** sub tab.
- **3.** Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

#### Table 2-88 Authentication Attributes

| Field           | Do this   |  |  |  |  |
|-----------------|---|--|--|--|--|
| Attribute Type  | <ul> <li>Select the required Attribute Type which is used to record HTTP header type from the drop-down list:</li> <li>TOKEN REQUEST HEADER: This is used to add Authentication request header details.</li> <li>REQUEST HEADER: This is used to add Request header details.</li> </ul> |  |  |  |  |
| Attribute Key   | Specify the HTTP header key.  |  |  |  |  |
| Attribute Value | Specify the HTTP header value.  |  |  |  |  |
| Enabled         | Select this check box to enable the Authentication Attributes details in the system.  |  |  |  |  |

4. Perform any of the Basic Actions mentioned in Navigation chapter.



## 2.19.4 Monitoring Webhook Events

You can verify the status of all Webhook Event Actions on the JMS Queues screen of the System Monitor screen.

#### To monitor Webhook events

 On the Oracle Financial Services Lending and Leasing home screen, click Dashboard > Dashboard > System Monitor > JMS Queues. The Messages tab displays the Status for all outbound Webhook events processed to third-party applications and their request in Response Message Details section.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.



# 3 Administration User

In the **Administration > User**, you can record setup data that define your organization structure and its users. Information in this link is more **data** related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

#### Navigating to Administration User

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup >** Administration > User.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Intelligent Segmentation
- Bank Details
- Standard Payees
- Check Details
- Currencies
- Zip Codes
- Payment Hierarchy

## 3.1 Organization

The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications. (The Companies screen allows you to setup the location of these applications.)

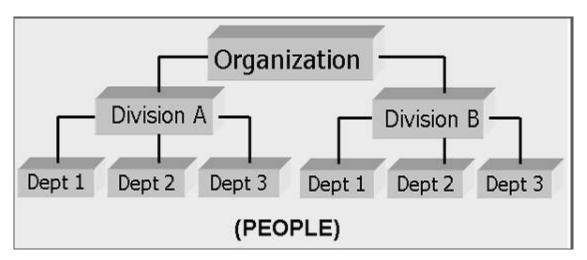
### Note:

You can have only one active organization, so use the Organization field to define your organization at its highest level.



Divisions are groups within your organization that will have access to the same applications. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



### Figure 3-1 Organization Flowchart 1

As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

**Division**: OD-001Central RegionC01

Department: ODD-01OriginationORG

**Department**: ODD-02FundingFUN

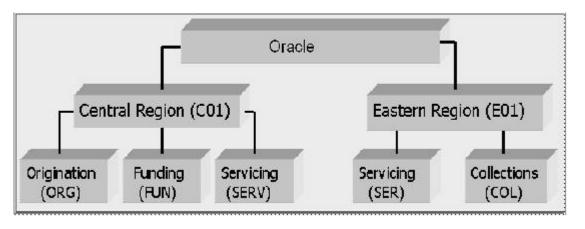
Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL

### Figure 3-2 Organization Flowchart 2



### Note:

The Short Name field on the Organization screen allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

#### To setup the Organization screen

- 1. Click Setup > Setup > Administration > User > Organization.
- 2. In the **Organization Definition** section, there can be only one active entry, so use this screen to define your organization at its highest level. Perform any of the Basic Operations mentioned in Navigation chapter.



| Financial Services Le                                | ending and Lea                | asing                  |            |         |    |                          |                            |               |                |                 |                |
|--|-------------------------------|------------------------|------------|---------|----|--------------------------|----------------------------|---------------|----------------|-----------------|----------------|
| DashBoard  | Organization ×                |                        |            |         |    |                          |                            |               |                |                 | ×              |
| > Origination  |                               |                        |            |         |    |                          |                            |               |                |                 |                |
| Servicing  | Organization De               |                        |            |         |    |                          |                            |               |                | 🖉 Edit 🗌 View   | / V Aud        |
| > Collections  | View - Format -               | Freeze                 | Detach     | ↓ Wrap  | 62 |                          |                            |               |                |                 |                |
|  | Organization                  | Organization Name      |            | Enabled |    | Country                  | City                       | State         | Address Line 1 | Address Line 2  | Zip            |
| > WFP  | 0-0001                        | DEMO CORP              | DMC        | Y       |    | UNITED STATES            | MINNEAPOLIS                | MINNESOTA     | LINE1          | LINE2           | 55344          |
| > Tools  |                               |                        |            |         |    |                          |                            |               |                |                 |                |
| Setup  | Organization De               | - Carlatan             |            |         |    |                          |                            |               |                |                 |                |
| Administration                                       | Organization De               | ennuon                 |            |         |    |                          |                            |               | Save and Stay  | Save and Return | Ca Betu        |
| <ul> <li>System</li> <li>System Parameter</li> </ul> | Orga                          | nization O-0001        |            |         |    | * City MINNEAPOR         | IS                         |               | Extn 1         |                 |                |
| Lookups  | * Organizatio                 | n Name DEMO CORP       |            |         |    | * State MINNESOTA        |                            | V             | Phone 2        |                 |                |
| User Defined Tables                                  | * Sho                         | rt Name DMC            |            |         |    |                          | 0                          |               | Extn 2         |                 |                |
| Audit Tables   | *                             | Enabled                |            |         |    | * Zip 55344              |                            |               |                | (123)-456-7890  |                |
| User Defined Defaults<br>Transaction Codes           | *                             | Country UNITED STAT    | ES         | ~       |    | Extn 7255                |                            |               |                | 123)-430-7690   |                |
| Data Files   |                               | s Line 1 LINE1         |            |         |    | * City MINNEAPOI         | IS                         |               | Fax 2          |                 |                |
| Dedupe   |                               |                        |            |         |    | * State MINNESOTA        |                            | ~             |                |                 |                |
| Securitization                                       | Addres                        | s Line 2 LINE2         |            |         |    | * Phone 1 (123)-456-7    | 890                        |               |                |                 |                |
| Events   |                               |                        |            |         |    |                          |                            |               |                |                 |                |
| Batch Jobs   | <sup>4</sup> Division Definit | ion                    |            |         |    |                          |                            |               | de Add         | / Edit          | Aut            |
| Producer Cycles                                      | View + Format +               |                        | Detach     | ط Wrap  | ଜ୍ |                          |                            |               | a Dog          | Part Tran       | 0.13           |
| Vendors<br>Collection Cycles                         | Division                      | Division Name          | Short Name | Enabled |    | 0                        | City                       | State         | Address Line 1 | Address Line 2  |                |
| Reports  | OD-001                        | DMC-USA                | US01       | Y       |    | Country<br>UNITED STATES | MINNEAPOLIS                | MINNESOTA     | LINE1          | LINE2           | Zip<br>55344   |
| Error Messages                                       | OD-002                        | DMC-NL                 | NL02       | Y       |    | NETHERLANDS              | AMSTERDAM                  | SOUTH HOLLAND |                | LINE2           | 1016RJ         |
| Translations   | OD-002                        | DMC-SA                 | 5A03       | Y       |    | SAUDI ARABIA             | JEDDAH                     | SETME         | LINE1          | LINE2           | 2              |
| ⊿ User   | <                             |                        |            |         |    |                          |                            |               |                |                 | >              |
| Organization   |                               |                        |            |         |    |                          |                            |               |                |                 |                |
| Companies<br>Access<br>Users                         | Department Defini             | ition Display Format   | ts         |         |    |                          |                            |               |                |                 |                |
| Credit Bureau  | Department D                  | efinition              |            |         |    |                          |                            |               | hadd h         | / Edit _ View   | Audit          |
| Correspondence<br>General Ledger                     | View - Format -               | 🔸 🔯 📋 Freeze           |            | Wrap 🖓  | 60 |                          |                            |               |                |                 |                |
| Queues   | Department                    | Department Nam         |            |         | ed | Country                  | City                       | State         | Address Line 1 | Address Line 2  | Zip            |
| Printers   | ODD-01<br>ODD-02              | ORIGINATION<br>FUNDING | ORG<br>FUN | Y       |    | UNITED STATES            | MINNEAPOLIS<br>MINNEAPOLIS | MINNESOTA     | LINE1<br>LINE1 | LINE2<br>LINE2  | 55344<br>55344 |
| Bank Details   | ODD-02<br>ODD-03              | SERVICING              | SER        | Y       |    | UNITED STATES            | MINNEAPOLIS                | MINNESOTA     | LINE1<br>LINE1 | LINE2<br>LINE2  | 55344          |
| Check Details  | ODD-03                        | COLLECTIONS            | COL        | Y       |    | UNITED STATES            | MINNEAPOLIS                | MINNESOTA     | LINE1          | LINE2           | 55344          |
| Standard Payees<br>Currencies                        | <                             | COLLECTIONS            | 000        |         |    | GRATED STATES            | - AND APOLIS               | - MARCSOTA    | LIVEL          | LATTLE          | >              |
| Zip Codes  |                               |                        |            |         |    |                          |                            |               |                |                 |                |

Figure 3-3 Organization Definition

A brief description of the fields is given below:

| Table 3-1 | Organization | Definition |
|-----------|--------------|------------|
|-----------|--------------|------------|

| Field             | Do this  |
|-------------------|--|
| Organization      | Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization). |
|                   | Note: Do not edit this field.  |
| Organization Name | Specify the organization name.   |
| Short Name        | Specify the short name for the organization.   |
|                   | <b>Note:</b> This ID represents this organization throughout the system.   |
| Enabled           | Check this box to enable the organization.   |
|                   | <b>Note</b> : Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing.   |
| Country           | Select the country where the organization is located from the drop-down list.  |
| City              | Specify the city where the organization is located.  |
| State             | Select the state where the organization is located from the drop-down list.  |
| Address Line 1    | Specify the address line 1 for the organization.   |
| Address Line 2    | Specify the address line 2 for the organization.   |



| Field   | Do this   |
|---------|---|
| Zip     | Select the zip code of the location where the<br>organization is located from the drop-down list. |
| Extn    | Specify the extension of the selected zip code.   |
| Phone 1 | Specify the primary phone number for the organization.  |
| Extn 1  | Specify the phone extension for the primary phone number.   |
| Phone 2 | Specify the alternate phone number for the organization.  |
| Extn 2  | Specify the phone extension for the alternate phone number, if specified.                         |
| Fax 1   | Specify the primary fax number for the organization.  |
| Fax 2   | Specify the alternate fax number for the organization.  |

Table 3-1 (Cont.) Organization Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the Division Definition section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field                      | Do this   |
|----------------------------|---|
| Division                   | Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. |
|                            | Note: Once specified, do not edit this field.   |
| Division Name              | Specify the division name.  |
| Short Name                 | Specify the short name for the division.  |
|                            | <b>Note</b> : This ID represents this division throughout the system (required).  |
| Enabled                    | Check this box to enable the division.  |
| Country                    | Select the country where the division is located from the dropdown list.  |
| City                       | Specify the city where the division is located.   |
| State                      | Select the state where the division is located from the drop-down list.   |
| Address Line 1             | Specify the address line 1 for the division.  |
| Address Line 2 (unlabeled) | Specify the address line 2 for the division.  |
| Zip                        | Select the zip code of the location where the division is located from the drop-down list.  |
| Extn                       | Specify the extension of the selected zip code.   |
| Phone 1                    | Specify the primary phone number for the division.  |
| Extn 1                     | Specify the extension for the primary phone number.   |

Table 3-2 Division Definition



### Table 3-2(Cont.) Division Definition

| Do this   |
|---|
| Specify the alternate phone number for the division.  |
| Specify the extension for the alternate phone number. |
| Specify the primary fax number for the division.      |
| Specify the alternate fax number for the division.    |
|   |

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Click Setup > Setup > Administration > User > Organization > Department Definition.
- On the Department Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

| Field           | Do this  |
|-----------------|--|
| Department      | Specify the department ID.   |
|                 | <b>Note</b> : The ID is the unique identifier used internally by the system to represent the department within the division. |
| Department Name | Specify the department name.   |
| Short Name      | Specify the short name for the department.   |
|                 | <b>Note</b> : This is the ID that appears throughout the system to represent this department.                                |
| Enabled         | Check this box to enable the department.   |
| Country         | Select the country where the department is located from the drop-down list.  |
| City            | Specify the city where the department is located.  |
| State           | Select the state where the department is located from the dropdown list.   |
| Address Line 1  | Specify the address line 1 for the department.   |
| Address Line 2  | Specify the address line 2 for the department.   |
| Zip             | Select the zip code where the department is located from the drop-down list.   |
| Extn            | Specify the zip extension where the department is located.   |
| Phone 1         | Specify the primary phone number for the department.   |
| Extn 1          | Specify the phone extension for the primary phone number.  |
| Phone 2         | Specify the alternate phone number for the department.   |
| Extn 2          | Specify the phone extension for the alternate phone number.  |
| Fax 1           | Specify the primary fax number for the department.   |
| Fax 2           | Specify the alternate fax number for the department.   |

Table 3-3 Department Definition



- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- 9. Click Setup > Setup > Administration > User > Organization > Display Format.
- On the Display Format section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

| Do this   |
|---|
| Select the type of format from the drop-down list.  |
| Select the sub type of the format from the drop-<br>down list. The format sub type will be displayed<br>based on the format type selected.                                      |
| Specify or select the format based on the format<br>type and format sub type selected. For Date and<br>Time Zone format, select the required option<br>from the drop-down list. |
| Specify the format mask.  |
| Specify the format filler.  |
| Specify the special data, if any.   |
| Check this box to enable the display format.  |
|   |

#### Table 3-4 Display Format

**11.** Perform any of the Basic Actions mentioned in Navigation chapter.

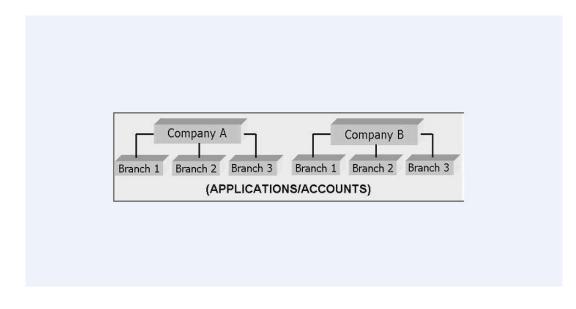
## 3.2 Companies

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of applications. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. applications can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- The General Ledger (GL) differs between branches
- · The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (origination, servicing, collections, and so on).





#### Figure 3-4 Company Flowchart 1

As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company: C-0001TrustOne Financial CorpTOFC Branch: CB-01TOFC - HeadquartersHQ Branch: CB-02Kennedy Plaza KP Company: C-0002Credtyme Credit CorpCCC Branch: CB-11CCC - HeadquartersHQ Branch: CB-12CCC - MissoulaMT

Figure 3-5 Company Flowchart 2

| TrustOne                              | Financial                         | Credtur                  | e Credit                          |
|---------------------------------------|-----------------------------------|--------------------------|-----------------------------------|
| TrustOne<br>Corp. (                   |                                   |                          | (CCC)                             |
| TOFC-Headquarters<br>St.Paul, MN (HQ) | Kennedy Plaza<br>St.Louis, MO(KP) | CCC-Headquarters<br>(HQ) | CCC-Missoula<br>Missoula, MT (MT) |



#### Note:

- The system does not limit the number of companies or associated branches with the company you can enter.
- The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.

KEY CONCEPT: Note the difference between the Company screen and the Organization screen:

- On the Organization screen, Oracle Financial Services Lending and Leasing users belong to an organization and division.
- On the **Companies** screen, credit applications and accounts belong to a company and branch.

As you can see in the following Access screen section, the information on the Organization and Companies screens define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which applications .

#### To setup the Companies

- Click Setup > Setup > Administration > User > Companies. The Companies screen defines entities within your organization that originate and/or service Line of Credit.
- 2. In the **Company Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

|                 |  |  |                |           |   |  |           |                  |  |  | 2         |
|-----------------|--|--|----------------|-----------|---|--|-----------|------------------|--|--|-----------|
| ompany Defini   | ition  |  |                |           |   |  |           |                  | de Add   | / Edit 📃 View                          | 🖉 Audit   |
| view 🔻 Format 🔻 | Freeze   | Detach 🧳   | ฝ Wrap 🔞       |           |   |  |           |                  |  |  |           |
| Company         | Name   | Short Name   | Currency       | Enabled   | Country   | City   | State     | Company Time Zon | e Address Line 1   | Address Line 2                         | Zip       |
| C-0001          | DEMO BANK USA  | US01   | US DOLLAR      | Y         | UNITED STAT   | TES MINNEAPOLIS  | MINNESOTA | WET              | LINE1  | LINE2 NW                               | 55344     |
| C-0002          | DEMO BANK NL   | NL02   | NEW ZEALAND DO |           | NETHERLAND  |  | SETME     | US/CENTRAL       | LINE1  | LINE2                                  | 1016R     |
| C-0003          | DEMO BANK SA   | SA03   | RIAL OMANI     | N         | SAUDI ARABI   |  | SETME     | US/CENTRAL       | LINE1  | LINE2                                  | 2         |
| C-0004          | DEMO BANK JP   | JP04   | YEN            | Y         | JAPAN   | TOKYO  | SETME     | ASIA/TOKYO       | LINE1  | LINE2                                  | 078-82    |
| C-0005          | DEMO BANK UK   | UK01   | POUND STERLING | Y         | UNITED KING   | GDOM LONDON  | TEXAS     | EUROPE/LONDON    | UK1  | UK2                                    | WC2N!     |
| ompany Defini   | Company C-   |  |                | * Con     | npany Time Zone V   | WET  | v         |                  | Extn 1   | Save and Return                        | 👍 Beturn  |
| ompany Defini   | Company C-<br>* Name DE  | MO BANK USA  |                | * Con     |   |  | V         | •                | Extn 1<br>Phone 2  | Save and Return                        | Ca Beturn |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US   | EMO BANK USA<br>501  |                | * Con     | E   | Remittance Address   |           | •                | Extn 1<br>Phone 2<br>Extn 2  |  | 🛵 Beturn  |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US  | EMO BANK USA<br>501<br>5 DOLLAR  | ~              |           | E * Country   | Remittance Address   | Y         | •                | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)   |  | Ca Beturn |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled 🖌   | EMO BANK USA<br>501<br>5 DOLLAR  |                | Remittanc | * Country L<br>ce Address Line 1 L  | Remittance Address<br>JNITED STATES<br>JNE1                  |           | 2                | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2  | )-456-7890                             | C Return  |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled<br>* Country UN   | EMO BANK USA<br>501<br>5 DOLLAR<br>NITED STATES                          | ×              | Remittanc | * Country L<br>ce Address Line 1 L<br>ce Address Line 2 L                                       | Remittance Address<br>JNITED STATES<br>JNE1<br>JNE2          | ~         | 2                | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2<br>* Tax ID # 1234   | )-456-7890                             | C Beturn  |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled 🖌   | EMO BANK USA<br>501<br>5 DOLLAR<br>NITED STATES<br>NE1                   |                | Remittanc | * Country L<br>* Country L<br>ce Address Line 1 L<br>ce Address Line 2 L<br>Zip 5               | Remittance Address<br>JNITED STATES<br>JNE1<br>JNE2          |           |                  | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2<br>* Tax ID # 1234<br>* TCC 1234                                       | )-456-7890<br>1567890<br>1567890       | C Beturn  |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled<br>* Country UN<br>Address Line 1 LIT                               | EMO BANK USA<br>501<br>5 DOLLAR<br>NITED STATES<br>NE1<br>NE2 NW         |                | Remittanc | * Country L<br>e Address Line 1 L<br>ce Address Line 2 L<br>Zip 5<br>Extn                       | Remittance Address<br>JNITED STATES<br>JNE1<br>JNE2<br>55344 | ~         |                  | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2<br>* Tax ID # 1234<br>* TCC 1234<br>* Contact SETM                     | )-456-7890<br>1567890<br>1567890       | Ca Beturn |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled<br>* Country UN<br>Address Line 1 LI<br>Address Line 2 LI           | EMO BANK USA<br>501<br>5 DOLLAR<br>NITED STATES<br>NE1<br>NE2 NW<br>5344 | V              | Remittanc | * Country L<br>e Address Line 1 L<br>ce Address Line 2 L<br>Zip 5<br>Extn<br>City M             | Remittance Address UNITED STATES UNE1 UNE2 UNE2 VINNEAPOLIS  | V         |                  | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2<br>* Tax ID # 1234:<br>* TCC 1234:<br>* Contact SETM<br>n Order Code A | )-456-7890<br>1567890<br>1567890<br>4E |           |
| ompany Defini   | Company C-<br>* Name DE<br>* Short Name US<br>* Currency US<br>* Enabled I<br>Address Line 1 Lit<br>Address Line 2 Lit<br>* 20 55<br>Extn 72 | EMO BANK USA<br>501<br>5 DOLLAR<br>NITED STATES<br>NE1<br>NE2 NW<br>5344 | V              | Remittanc | * Country L<br>ce Address Line 1 L<br>ce Address Line 2 L<br>Zip 5<br>Extn<br>City M<br>State M | Remittance Address<br>JNITED STATES<br>JNE1<br>JNE2<br>55344 | ~         |                  | Extn 1<br>Phone 2<br>Extn 2<br>* Fax 1 (123)<br>Fax 2<br>* Tax ID # 1234:<br>* TCC 1234:<br>* Contact SETM<br>n Order Code A | )-456-7890<br>1567890<br>1567890       | Ca Beturn |

#### Figure 3-6 Company Definition

A brief description of the fields is given below:



| Field                      | Do this   |
|----------------------------|---|
| Company                    | Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).  |
| Name                       | Specify the name of the portfolio company (required).   |
| Short Name                 | Specify the short name for the portfolio company (ID displayed to represent the company).   |
| Currency                   | Select the currency of the portfolio company from the drop-down list. The system displays the default value as <b>US DOLLAR</b> .   |
| Enabled                    | Check this box to enable the portfolio company.   |
| Country                    | Select the country where the portfolio<br>company is located from the drop-down list.<br>The system displays the default value as<br><b>UNITED STATES</b> .   |
| Address Line 1             | Specify the address line 1 for the portfolio company.   |
| Address Line 2             | Specify the address line 2 for the portfolio company.   |
| Zip                        | Select the zip code of the location where the portfolio company is located from the drop-<br>down list.   |
| Extn                       | Specify the extension of the zip code where the portfolio company is located.   |
| City                       | Specify the city where the portfolio company is located.  |
| State                      | Select the state where the portfolio company is located from the drop-down list.  |
| Company Time Zone          | Select the time zone in which the company<br>operates using the drop down list. This time<br>zone is considered if system is setup to<br>process GL at Company level. For more<br>information, refer to <b>Appendix -</b><br><b>Configuration at Company Level</b> chapter. |
| Remittance Address section |   |
| Country                    | Select the remittance address country from the<br>drop-down list. The system displays the default<br>value as <b>UNITED STATES</b> .  |
| Remittance Address 1       | Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements.   |
| Remittance Address 2       | Specify the remittance address line 2.  |
| Zip                        | Select the zip code of the remittance address line 1 from the drop down list.   |
| Extn                       | Specify the extension of the remittance address zip code.   |
| City                       | Specify the remittance address city.  |

### Table 3-5 Company Definition



| Field             | Do this  |
|-------------------|--|
| State             | Select the remittance address state from the drop-down list.   |
| Phone 1           | Specify the primary phone number for the portfolio company.  |
| Extn 1            | Specify the phone extension for the primary phone number.  |
| Phone 2           | Specify the alternate phone number for the portfolio company.  |
| Extn 2            | Specify the phone extension for the alternate phone number.  |
| Fax 1             | Specify the primary fax number for the portfolio company.  |
| Fax 2             | Specify the alternate fax number for the portfolio company.  |
| Tax ID #          | Specify the tax identification number for the portfolio company.   |
| TCC               | Specify the transmitter control code for the portfolio company (1098 Electronic Filing).   |
| Contact           | Specify the contact information about the portfolio company.   |
| Coupon Order Code | If you are using coupons, Specify the coupon<br>order code to be used by a third party printing<br>the coupons for billing statements. |
| HMDA              | Select the HMDA agency (Home Mortgage<br>Disclosure Act reporting agency for the<br>company).  |

Table 3-5 (Cont.) Company Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. On the **Branch Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

Table 3-6Branch Definition

| Field      | Do this  |
|------------|--|
| Branch     | Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company). |
| Name       | Specify the name of the portfolio branch (required).   |
| Short Name | Specify the short name for the portfolio branch<br>(ID displayed to represent the branch)<br>(required).                                       |
| Enabled    | Check this box to enable the portfolio branch.   |



| Field          | Do this   |
|----------------|---|
| Sub Unit       | Select the Sub Unit from the drop-down list.  |
|                | Sub Unit refers the entity which is the source of funds for the credit application/Account.   |
|                | System associates the selected sub unit with<br>the particular company/ branch combination<br>and displays by default when the same is<br>selected during an application/Account<br>creation. |
| Country        | Select the country from the drop-down list. The system displays the default value as <b>UNITED STATES</b> .   |
| City           | Specify the city where the portfolio branch is located.   |
| State          | Select the state from the drop-down list.   |
| Address Line 1 | Specify the address line 1 for the portfolio branch.  |
| Address Line 2 | Specify the address line 2 for the portfolio branch.  |
| Zip            | Select the zip code of the location where the portfolio branch is located.  |
| Zip Extn       | Specify the extension of the zip code, where the portfolio branch is located.   |
| Phone 1        | Specify the primary phone number for the portfolio branch.  |
| Extn 1         | Specify the phone extension for the primary phone number.   |
| Phone 2        | Specify the alternate phone number for the portfolio branch.  |
| Extn 2         | Specify the phone extension for the alternate phone number.   |
| Fax 1          | Specify the primary fax number for the portfolio branch.  |
| Fax 2          | Specify the alternate fax number for the portfolio branch.  |

#### Table 3-6 (Cont.) Branch Definition

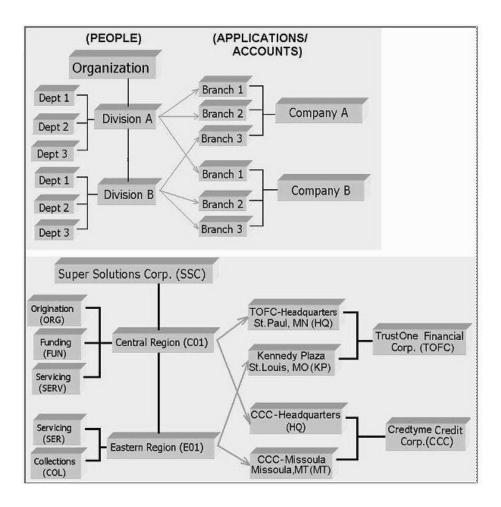
5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3 Access

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of applications . On the Access screen, you define which organization/division (users) can gain access to which company/ branch (applications ) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.

Figure 3-7 Access Flowchart



### To setup the Access

- Click Setup > Setup > Administration > User > Access. The system displays the Access screen.
- 2. In this screen, you can control the access privileges of the user for the following categories:
- Data
- Screen
- Reports
- Correspondence
- Webservice



# 3.3.1 Data

The Data screen allows you to restrict access to different data.

### To setup the Data

- 1. Click Setup > Setup > Administration > User > Access > Data.
- 2. In the Access Grid section, perform any of the Basic Operations mentioned in Navigation chapter.

| Origination<br>Servicing<br>Collections       Texts Screen Reports Consepondence Transaction         WFP       Tools         Statistication<br>Subject       Comparing Branch Allowed<br>Cognitation Detain Internation       Comparing Branch Allowed<br>Cognitation Detain Internation         Schap<br>Schap<br>Schap<br>Schap<br>Schap<br>Schap<br>Schap<br>Detain Branch<br>Detain Branch<br>Branch Detain Branch<br>Bra   | DashBoard  | Access ×        |                                 |              |               |                 | X         |
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|  | Zin Codes  |                 |                                 |              |               |                 |           |

Figure 3-8 Access Grid

Table 3-7 Access Grid

| Field        | Do this   |
|--------------|---|
| Organization | Select the organization for which you are defining access privileges from the drop-down list.   |
| Division     | Select the division within the organization for<br>which you are defining Access privileges from<br>the drop-down list.                       |
| Company      | Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list. |



| Field   | Do this   |
|---------|---|
| Branch  | Select the portfolio branch of the company to<br>which you are defining access privileges for the<br>organization and division specified from the drop-<br>down list. |
| Allowed | Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified.                                       |

Table 3-7 (Cont.) Access Grid

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.3.2 Screen

In the screen, you can control the access to the following:

- 1. Menu Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
- 2. Screens Control access to the screens available in the application.
- Buttons Control access based on the stage. For example, Add and Edit buttons can be disabled once an application is funded. If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.
- Fields Control access to base and user defined fields. The screen allows you to restrict access to different screens and fields using the following tabs:
- Security Access Definition
- Field Access Definition
- Security User Access Definition Details

### 3.3.2.1 Security Access Definition

### To set the Screen Security

- 1. Click Setup > Setup > Administration > User > Access > Screen.
- 2. In the **Security Super Group** section, you can view the details of the super group you want to work with.



### Figure 3-9 Security Super Group

| cess ×  |   |                                      |  |                                  |         |
|---|---|--------------------------------------|--|----------------------------------|---------|
| ta Screen Reports Correspondence Transaction Webservic  | e   |                                      |  |                                  |         |
|   |   |                                      |  |                                  |         |
| ecurity Super Group<br>View   | 69  |                                      |  | View                             | 🖋 AL    |
| Super Group   | (1)   |                                      |  |                                  |         |
| COMMON  |   |                                      |  |                                  |         |
| INTERFACES  |   |                                      |  |                                  | _       |
| ORIGINATION   |   |                                      |  |                                  |         |
|   |   |                                      |  |                                  |         |
| Security Access Definition Field Access Definition  |   |                                      |  |                                  |         |
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| View ▼         Format ▼         Image: Freeze         Image: Freeze | Description   |                                      | System Defined<br>Yes No<br>System Defined<br>No                           | Enabled                          | 🖉 Aud   |
| Wew - Format -         Image: Freeze         Image: Detach         Image: Uraph           Access Code         FLL:CHN.UVH.VENDORINVOICEPROCEED.AUDIT.BUTTON   | Description<br>ACCESS TO CMN UVN VENDOR INVOICE PROCEED AUDIT BUTTON  | VENDOR                               | System Defined<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No             | Enabled<br>Y                     | n Aud   |
| Wew • Format •         Image: Freeze         Image: Detach         Image: Wrap           Access Code         FLL.CNN.UW.VENDORINVOICEFROCEED.ALDIT.BUTTON         FLL.CNN.UW.VENDORINVOICEFROCEED.REJECT.BUTTON   | Description<br>ACCESS TO CMN UNV VENDOR INVOICE PROCEED AUDIT BUTTON<br>ACCESS TO CMN UNV VENDOR INVOICE PROCEEDS REJECT BUTTON   | VENDOR<br>VENDOR                     | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No           | Enabled<br>Y<br>Y                | 🖉 Aud   |
| Vew - Format - Brief (1998)         Freeze Breach (1998)           Access Code         Fill.com.UMI.VENDORINVOICEPROCEED.AUDIT.BUTTON           Fill.com.UMI.VENDORINVOICEPROCEED.AUDIT.BUTTON         Fill.com.UMI.VENDORINVOICEPROCEED.AUDIT.BUTTON   | Description<br>ACCESS TO GIVI UNI VENDOR INVOICE PROCEED ALDIT BUTTON<br>ACCESS TO GIVI UNI VENDOR INVOICE PROCEEDS REJECT BUTTON<br>ACCESS TO GIVI UNI VENDOR INVOICE PROCEEDS TAB   | VENDOR<br>VENDOR<br>VENDOR           | System Defined<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No             | Enabled<br>Y<br>Y<br>Y           | Aud Aud |
| Vew Format With Terress Detach With<br>Access Code<br>FLL ONLINN INFOCEDINGCEPROCEED.ALDIT.BUTTON<br>FLL ONLINN INFOCEDINGCEPROCEED.ALDIT.BUTTON<br>FLL ONLINN INFOCEDINGCEPROCEED.TAB<br>FLL ONLINN.INFOCEDINGCEPROCEED.TAB<br>FLL ONLINN.INFOCEDINGCEPROCEED.INFO.  | Description<br>ACCESS TO CHN UM VENDOR INVOICE PROCEED ALIDIT BUTTON<br>ACCESS TO CHN UM VENDOR INVOICE PROCEEDS REJECT BUTTON<br>ACCESS TO CHN UM VENDOR INVOICE PROCEEDS TAB<br>ACCESS TO CHN UM VENDOR INVOICE PROCEED VIEW BUTTON               | VENDOR<br>VENDOR<br>VENDOR<br>VENDOR | System Defined<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y |         |
| Vere - remat - P   Prezz Debat   Wap<br>Access Code<br>FLLON-LUM-VENOCENVOICEPROCEED.ALDIT.BUTTON<br>FLLON-LUM-VENOCENVOICEPROCEED.ALDIT.BUTTON<br>FLLON-LUM-VENOCENVOICEPROCEED.TAB<br>FLLON-LUM-VENOCENVOICEPROCEED.TAB<br>FLLON-LUM-VENOCENVOICEPROCEED.TAB<br>FLLON-LUM-VENOCENVOICEPROCEED.TAB<br>Security User Access Definition Details  | Description<br>ACCESS TO CHIN UN VENDOR INVOICE PROCEED AUDIT BUTTON<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEEDS REJECT BUTTON<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEED STAB<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEED INVOICE DETAILS TAB | VENDOR<br>VENDOR<br>VENDOR<br>VENDOR | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No           | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y |         |
| Veex ← remat ←  | Description<br>ACCESS TO CHIN UN VENDOR INVOICE PROCEED AUDIT BUTTON<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEEDS REJECT BUTTON<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEED STAB<br>ACCESS TO CHIN UNI VENDOR INVOICE PROCEED INVOICE DETAILS TAB | VENDOR<br>VENDOR<br>VENDOR<br>VENDOR | System Defined<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No<br>O Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y | Audi    |

3. In the **Security Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note: You can not add a new record.

A brief description of the fields is given below:

### Table 3-8 Security Access Definition

| Field          | Do this   |  |
|----------------|---|--|
| Access Code    | The system displays the selected access code.                                       |  |
| Description    | Modify the description of the access code.  |  |
| Туре           | The system displays the type of security access definition.                         |  |
| System Defined | If <b>Yes</b> is selected, the security access definition entry is system defined.  |  |
|                | If <b>No</b> is selected, the security access definition entry is manually defined. |  |
| Enabled        | Check this box to enable the security access definition entry is enabled.           |  |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Security User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field          | Do this  |
|----------------|--|
| Access Type    | Select the access type of the user who will have access to this screen from the drop-down list.  |
| Active Value   | Select the active value of the user who will have access to this screen from the drop-down list. |
| Allowed        | Select <b>Yes</b> to allow access to this screen or <b>No</b> to deny access to this screen.     |
| System Defined | Select <b>Yes</b> , if the screen user access definition entry is system defined.                |
|                | Select <b>No</b> , if the screen user access definition entry is manually defined.               |

### Table 3-9 Security User Access Details

6. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.3.2.2 Field Access Definition

The Field Access Definition tab facilitates for field customization in the User Interface (UI) screen. In this tab, you can do the following:

- Enable User Defined Fields (UDFs) to be displayed in respective UI which are provided as part of product installation/upgrade
- Allow or restrict user access to base non-mandatory fields and UDFs maintained in the system
- Regroup base fields to another section in UI

### Figure 3-10 AccessGrid\_field

| cess ×   |   |  |  |                                  | 6       |
|--|---|--|--|----------------------------------|---------|
| ta Screen Reports Correspondence Transaction Webserv   | ce  |  |  |                                  |         |
|  |   |  |  |                                  |         |
| ecurity Super Group  |   |  |  | View                             | Aud 🔗   |
| View 🔻 Format 👻 🔛 Freeze 🔛 Detach 🛛 🖨 Wrap   | G2  |  |  |                                  |         |
| Super Group  |   |  |  |                                  |         |
| ORIGINATION<br>SERVICING AND COLLECTION  |   |  |  |                                  |         |
| SETUP  |   |  |  |                                  |         |
| 4  |   |  |  |                                  | +       |
|  |   |  |  |                                  |         |
|  |   |  |  |                                  |         |
| Security Access Definition Field Access Definition   |   |  |  |                                  |         |
| Security Access Definition Field Access Definition   |   |  |  |                                  |         |
|  |   |  | Add Add  | View                             | 🖋 Audit |
| Field Access Definition  | a 🔒 🚳 Undata  | 4  | • Add 🥒 Edit   | View                             | 🖋 Audit |
|  |   |  |  | View                             | 🖋 Audit |
| Field Access Definition<br>View - Format - 🙀 🏗 Freeze 🚮 Detach 🖨 Wra   | O Quicke     Description     SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW  | Type<br>CUSTOMER SERVI   | System Defined   |                                  | 🖋 Audit |
| Field Access Definition<br>View • Format • 🔯 🔟 Freeze 🚮 Detach of Wra<br>Access Code   | Description   | Туре   | System Defined<br>Yes • No                                       | Enabled                          | 🖋 Audit |
| Field Access Definition       View + Format + R       Image: Research and | Description<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW  | Type<br>CUSTOMER SERVI   | System Defined<br>Yes No<br>Yes No                               | Enabled<br>Y                     | Audit   |
| Field Access Definition View + Format + R In Freeze Detach  Access Code ENS OD008 UcsArLoanCeVO AccUdf Num. VIEW. FIELD ENS.OD008 UcsArLoanCeVO AccUdf Num. VIEW. FIELD  | Description<br>STR://US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 1.// VIEW<br>STR.//US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 7.// VIEW<br>STR.//US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 9.// VIEW   | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI                                     | System Defined<br>Yes No<br>Yes No                               | Enabled<br>Y<br>Y                | Audit   |
| Field Access Definition           View + Format +          Image: Freeze         Detach         Image: Wira           Access Code         Image: Wira         Detach         Image: Wira           ENG 000008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD           ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD  | Description<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 7 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 9 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 10 // VIEW  | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y           | Audit   |
| Field Access Definition<br>View - Format - Reg Detach difference<br>Access Code<br>ENS 00008.USArdLoanCeVO AccUdf Num.VIEW.FIELD<br>ENS 00008.USArdLoanCeVO AccUdf Num.VIEW.FIELD<br>ENS 00008.USArdLoanCeVO AccUdf Num.VIEW.FIELD   | Description<br>STR://US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 1.// VIEW<br>STR.//US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 7.// VIEW<br>STR.//US_//ACCOUNTS.LOAN VIEW OBJECT // Additional Place Holder Number 9.// VIEW   | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI                   | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y      | Audit   |
| Field Access Definition           View + Format +          Image: Freeze         Detach         Image: Wira           Access Code         Image: Wira         Detach         Image: Wira           ENG 000008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD           ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD  | Description<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 7 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 9 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 10 // VIEW  | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y      | Audit   |
| Field Access Definition           View + Format +          Image: Freeze         Detach         Image: Wira           Access Code         Image: Wira         Detach         Image: Wira           ENG 000008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD           ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD         ENG 00008 UcsArd:LoanGWO AccUdFINum. VIEW. FIELD  | Description<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 7 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 9 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 10 // VIEW  | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y |         |
| Field Access Definition<br>View + Format + Research Detach Wire<br>Access Code<br>ENG 00008 UsArdLoanCeVO AccUdf1Num, VIEW, FIELD<br>ENG 00008 UsArdLoanCeVO AccUdf1Num, VIEW, FIELD<br>*  | Description<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 1 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 7 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 9 // VIEW<br>SER // UCS // ACCOUNTS LOAN VIEW OBJECT // Additional Place Holder Number 10 // VIEW  | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y | Audit   |
| Field Access Definition<br>View + Format + Research Detach Wire<br>Access Code<br>ENG 00008 UsArdLoanCeVO AccUdf1Num, VIEW, FIELD<br>ENG 00008 UsArdLoanCeVO AccUdf1Num, VIEW, FIELD<br>4  | Description<br>STR // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 1 // VTEW<br>SER // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 7 // VTEW<br>SER // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 10 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 10 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 13 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 13 // VTEW | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y |         |
| Field Access Definition         View + Format + Image: Treese       Detach         Access Code       Image: Treese         ENG 00008 UseArtLoanCeVO Accid/FINum.VIEW.FIELD       ENG 00008 UseArtLoanCeVO Accid/FINum.VIEW.FIELD         Security User Access Definition Details       End 00008 UseArtLoanCeVO Accid/FINUM.VIEW.FIELD   | Description<br>STR // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 1 // VTEW<br>SER // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 7 // VTEW<br>SER // VCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 10 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 10 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 13 // VTEW<br>SER // UCS // ACCOUNTS LOAN VTEW OBJECT // Additional Place Holder Number 13 // VTEW | Type<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI<br>CUSTOMER SERVI | System Defined<br>Yes No<br>Yes No<br>Yes No<br>Yes No<br>Yes No | Enabled<br>Y<br>Y<br>Y<br>Y<br>Y |         |

Note the following:

 The Field Access Definition tab displays User defined Fields maintained in the system for which you can specifically define access permissions based on user responsibility.



- The base mandatory fields are loaded automatically and Access Responsibility is set to ALL by default during product installation/upgrade. The same cannot be modified and hence are not displayed in this tab.
- Field access and customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.
- Field labels can further be customized in Administration > System > Label Configuration screen.

Before defining field access, refer to the table below which indicates the possible combinations of a particular field being displayed and allowed to edit in UI.

| Table 3-10 Fiel | d Definition |
|-----------------|--------------|
|-----------------|--------------|

| View Type | Access | Result                |
|-----------|--------|-----------------------|
| VIEW      | NO     | NON VIEWABLE          |
| VIEW      | YES    | VIEWABLE AND EDITABLE |
| LOCK      | NO     | READONLY              |
| LOCK      | YES    | VIEWABLE AND EDITABLE |

### To add/enable new User Defined Fields

1. In the Field Access Definition section, click Add and populate the following details:

| Field          | Do this  |
|----------------|--|
| Language       | Select the language of the user(s) who will have access to this field from the drop-down list.   |
| Division       | Select the division or group within the<br>organization to which the user belongs from<br>the drop-down list.  |
| Object Name    | Select the Object Name from the drop-down<br>list. You can use the search option to query<br>based on specific name. The list is populated<br>based on the combination of Language and<br>Division selected above. |
| Field Name     | Select the field to be updated from the drop-<br>down list. The list is displayed based on the<br>object selected.   |
| Access Type    | Select the access type as one of the following<br>from the drop-down list.   |
|                | View - to display and make the field editable.   |
|                | Lock - to only display the field.  |
|                | <b>Note</b> : Option defined here takes precedence<br>with the display (Y/N) option selected in Setup<br>> Administration > System > Label<br>Configuration tab.   |
| System Defined | Select <b>Yes</b> , if the field access definition is system defined.  |
|                | Select <b>No</b> , if the field access definition is manually defined.   |

### Table 3-11 Field Access Definition



### Table 3-11 (Cont.) Field Access Definition

| Field   | Do this   |
|---------|---|
| Enabled | Check this box to enable the field access definition. |

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- 3. Click Update. System refreshes the cache and automatically updates the Field Access Details from database to display in header section. After updating the required changes in screen, you need to logout and re-login for changes to be effective. This is basically to refresh session cache and update Field Access information from database server. Though, there is Update option, clicking on the same only refreshes the cache and reloads the record.

### To enable/disable Base fields

1. In the Field Access Definition section, click Edit and populate the following details:

| Field          | Do this  |
|----------------|--|
| Access Code    | View the access code defined for the field.  |
| Description    | View the access code description. You can modify the details if required.  |
| Туре           | By default, system displays the name of the group inside which the field is displayed in UI. To move the field to a different group, select the required type from the drop-down list. |
| System Defined | Select <b>Yes</b> , if the screen field access definition is system defined.   |
|                | Select <b>No</b> , if the screen field access definition is manually defined.  |
| Enabled        | Check this box to enable the field access definition.  |

### Table 3-12 Field Access Definition

### 3.3.2.3 Security User Access Definition Details

The **Security User Access Definition Details** sub tab is available only for base - non mandatory fields and user defined fields. In the **Security User Access Definition Details** sub tab you can defined field access and set restrictions to specific user responsibility.

 In the Security User Access Definition Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Table 3-13 | Security User Access Definition Details |
|------------|---|
|------------|---|

| Field        | Do this   |
|--------------|---|
| Access Type  | Select RESPONSIBILTY as the access type from<br>the drop-down list since access to field is based<br>on responsibility by default. This field is disabled<br>during edit. |
| Active Value | Select the user role who needs to have access to this field from the drop-down list.  |



| Field          | Do this  |
|----------------|--|
| Allowed        | Select <b>Yes</b> to allow access to this field or <b>No</b> to deny access to this field. |
| System Defined | Select <b>Yes</b> , if the field user access definition is system defined.                 |
|                | Select <b>No</b> , if the field user access definition is manually defined.                |

### Table 3-13 (Cont.) Security User Access Definition Details

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.3 Reports

In the Reports screen you can control access to generate certain reports.

### To set up Reports

- 1. Click Setup > Setup > Administration > User > Access > Reports.
- 2. In the **Reports** section, you can view the following information:

| DashBoard                        | Access ×                             |                   |  |                             |                  |
|----------------------------------|--------------------------------------|-------------------|--|-----------------------------|------------------|
| Origination                      | Data Screen Reports Correspondence   | Transaction       |  |                             |                  |
| Servicing                        |                                      |                   |  |                             |                  |
| a second and the                 | Departs                              |                   |  |                             |                  |
| Collections                      | Reports                              |                   | 2  |                             |                  |
| > WFP                            |                                      | 🖌 Detach 🛛 🖓 Wrap | 612  |                             |                  |
| Tools                            | Code                                 | Module            | Description                                      |                             | Enabled          |
|                                  | LOAN_BOARDING_RPT                    | SERVICING         | LOAN BOARDING REPORT                             |                             | Y A              |
| Setup                            | NEW_LN_UPLD_EDTS<br>ACCOUNT_WISE_PDC | SERVICING         | NEW LOAN UPLOAD - EDITS<br>ACCOUNT WISE PDC LIST |                             | Y F              |
| Setup                            | ACC_LIST_LEASE                       | COLLECTIONS       | ACCOUNTS AND LISTING - LEASE                     |                             | Y                |
| Administration                   | ACC_LIST_LINE                        | COLLECTIONS       | ACCOUNTS AND LISTING - LIASE                     |                             | Y                |
| System                           | ACC LIST LOAN                        | COLLECTIONS       | ACCOUNTS AND LISTING - LOAN                      |                             | Y                |
| System Paramete                  | ACC_PAYABLE_ORIGINATION              | ORIGINATION       | ACCOUNT PAYABLE(ORIGINATION)                     |                             | Y                |
| Lookups                          | ACC_PAYABLE_SERVICING                | SERVICING         | ACCOUNT PAYABLE(SERVICING)                       |                             | Y                |
| User Defined Tat                 | ACC_PAY_LOG_CUSTOMER                 | SERVICING         | ACCOUNTS PAYABLE LOG BY CUSTOMER                 |                             | Y                |
| Audit Tables<br>User Defined Def | ACC PAY LOG PRODUCER                 | SERVICING         | ACCOUNTS PAYABLE LOG BY PRODUCER                 |                             | Y                |
| Transaction Code                 |                                      |                   |  |                             |                  |
| Data Files                       |                                      |                   |  |                             |                  |
| Dedupe                           | Reports User Access Definition       |                   |  | 📲 Add 🥒 Edit                | 🔄 View 🛛 🔗 Audit |
| Securitization                   | View - Format - 🔛 🔲 Freeze           | 🖌 Detach 🛛 🖓 Wrap | 612  |                             |                  |
| Events                           | Access Type Access Value             |                   |  | Allowed                     | System Defined   |
| Batch Jobs                       |                                      |                   |  | Yes • No                    | Yes No           |
| Producer Cycles                  |                                      |                   |  |                             |                  |
| Vendors                          | Reports User Access Definition       |                   |  |                             |                  |
| Collection Cycles                | Reports user Access Definition       |                   |  |                             | 00.0             |
| Reports                          |                                      |                   |  | Save and Add Save and Stay  | Return           |
| Error Messages                   |                                      |                   |  |                             |                  |
| Translations                     | * Act                                | cess Type         | ~  | * System Defined 🔿 Yes 🖲 No |                  |
| ✓ User                           | * Arr                                | ess Value         |  |                             |                  |
| Organization                     |                                      | Allowed O Yes No  |  |                             |                  |
| Companies<br>Access              |                                      | HIGHES TES INO    |  |                             |                  |
| Users                            |                                      |                   |  |                             |                  |
| Credit Bureau                    |                                      |                   |  |                             |                  |
| Correspondence                   |                                      |                   |  |                             |                  |
| General Ledger                   |                                      |                   |  |                             |                  |
| Oueues                           |                                      |                   |  |                             |                  |
| Printers                         |                                      |                   |  |                             |                  |
| Bank Details                     |                                      |                   |  |                             |                  |
| Check Details                    |                                      |                   |  |                             |                  |
| Standard Payees                  |                                      |                   |  |                             |                  |
| Currencies                       |                                      |                   |  |                             |                  |
|                                  |                                      |                   |  |                             |                  |

### Figure 3-11 Reports



### Table 3-14 Reports

| Field       | View this  |
|-------------|--|
| Code        | Displays the code of the report.                             |
| Module      | Displays the code of the report from the drop-<br>down list. |
| Description | Displays the description of the report.                      |
| Enabled     | Displays whether the report definition is enabled<br>or not. |

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                 | Do this  |
|-----------------------|--|
| Access Type           | Select the access grid function type from the drop-down list.  |
| Access Value          | Select the access function grid value from the drop-down list.   |
| Allowed               | Select <b>Yes</b> to allow access or <b>No</b> to restrict access to the entry based on the access type and value. |
| System Defined Yes/No | Select <b>Yes</b> , if the report user access definition entry is system defined.                                  |
|                       | Select <b>No</b> , If the report user access definition entry is manually defined.                                 |

### Table 3-15 Reports User Access Definition

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.4 Correspondence

The Correspondence screen allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

### To setup the Correspondence

- 1. Click Setup > Setup > Administration > User > Access > Correspondence.
- In the Correspondence Codes section, perform any of the Basic Operations mentioned in Navigation chapter.

| Financial Services   | Lending and Leasing                   |                          |    |   | h Welcome, PRAKRRAC | · ▼ is Sign Out [QA] |
|--|---------------------------------------|--------------------------|----|---|---------------------|----------------------|
| > DashBoard  | Access ×                              |                          |    |   |                     | X                    |
| > Origination  | Data Screen Reports Corresp           | pondence Transaction     |    |   |                     |                      |
| Servicing  |                                       |                          |    |   |                     |                      |
| > Collections  | Correspondence Codes                  |                          |    |   | / Edit              | View View            |
| > WFP  |                                       | Freeze 🚮 Detach 🚽 Wrap   | 62 |   | Automation of the   |                      |
|  | Code Description                      |                          |    |   |                     | Enabled              |
| > Tools  | CBK_01 01 BANKRU                      |                          |    |   |                     | Y                    |
| Setup  | CCO_01 01 COLLECT                     |                          |    |   |                     | Y                    |
| 4 Setup  |                                       | AR SERVICE SET           |    |   |                     | Y                    |
| Administration   | CDF_01 01 DEFICIE                     |                          |    |   |                     | Y                    |
| 4 System   | CFN_01 01 FUNDIN<br>CRF_01 01 REPO/FC | G SET<br>ORECLOSURE SET  |    |   |                     | Y                    |
| System Paramete<br>Lookups   |                                       | WRITING SET              |    |   |                     | Y                    |
| User Defined Tat<br>Audit Tables<br>User Defined Def<br>Transaction Code<br>Data Files<br>Dedupe<br>Securitization<br>Events | Correspondence Codes                  |                          |    | Code CBK_01<br>Description 01 BANKRUPTCY SET<br>Enabled * |                     | C Return             |
| Batch Jobs<br>Producer Cycles  | Correspondence User Acc               |                          |    |   | 💠 Add 🥖 Edit        | View 🖌 Audit         |
| Vendors  | View 👻 Format 👻 🔛 F                   | Freeze 🚮 Detach 🛛 🕼 Wrap | 62 |   |                     |                      |
| Collection Cycles  |                                       | Access Value             |    |   | Allowed             | System Defined       |
| Reports  | RESPONSIBILITY A                      | ALL                      |    |   | 💌 Yes 🔍 No          | 🔵 Yes 🖲 No           |
| Error Messages   |                                       |                          |    |   |                     |                      |
| Translations<br>User   |                                       |                          |    |   |                     |                      |
| Organization<br>Companies<br>Access<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers      |                                       |                          |    |   |                     |                      |

Figure 3-12 Correspondence Codes

A brief description of the fields is given below:

Table 3-16 Correspondence Codes

| Field       | Do this   |
|-------------|---|
| Code        | The system displays the correspondence code name you want to work with.         |
| Description | The system displays the description for the correspondence code (display only). |
| Enabled     | Check this box to enable the selected correspondence code entry.                |

 In the Correspondence User Access Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-17 Correspondence User Access Definition

| Field        | Do this  |
|--------------|--|
| Access Type  | Select the access grid function type from the drop-down list.  |
| Access Value | Select the access function grid value from the<br>drop-down list.  |
| Allowed      | Select <b>Yes</b> to allow access or <b>No</b> to restrict access to the entry based on the access type and value. |

| Field                 | Do this  |
|-----------------------|--|
| System Defined Yes/No | Select <b>Yes</b> , if the correspondence user access definition entry is system defined.  |
|                       | Select <b>No</b> , if the correspondence user access definition entry is manually defined. |

### Table 3-17 (Cont.) Correspondence User Access Definition

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.5 Webservice

The Webservice screen in Access setup allows you to configure access to the available RESTful webservices in the system. The associated seed data for all the RESTful webservices are loaded during product installation and process of installing the same is detailed in the Installation guide.

As an administrator/superuser, you can Enable/Disable Web Service access to users based on their responsibility and ensure that only authorized user have access to specific type of data in the system. Following list indicates some of the available RESTful webservices in the system and the complete list is made available in swagger JSON file shared in OTN library.

- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service
- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service
- Application Comment POST Service
- Application Document GET Service



Chapter 3 Access

- Application Document POST Service
- Account Comment GET Service
- Account Comment POST Service
- Account Document GET Service
- Account Document POST Service
- Process File Upload Service
- Process File Download Service
- Process File List Service
- Product Service
- Asset Service
- Asset Sub-Type Service
- Scheduler Force ReSubmit
- Remarketing GET Service
- Remarketing POST Service
- Invoice GET Service
- Invoice POST Service

#### To setup the Webservice access

- Click Setup > Setup > Administration > User > Access > Webservice. The screen consists of the following tabs:
  - Security Super Group
  - Security Access Definition
  - Security User Access Definition Details
  - Security Access Definition Details (This sub tab is available only for SERVICING AND COLLECTION Super Group.

Figure 3-13 Webservice

| ss x  |  |              |                | 2                |
|---|--|--------------|----------------|------------------|
| a Screen Reports Correspondence Transaction Webser                | ice  |              |                |                  |
| curity Super Group  |  |              |                | 🗐 Vjew 🖌 Audit   |
| lew • Format • 🔛 Treeze 🚮 Detach 🏼 🖉 Wrap                         | Ga   |              |                | 1 2 cm           |
| Super Group   |  |              |                |                  |
| SERVICING AND COLLECTION  |  |              |                |                  |
| SETUP   |  |              |                |                  |
| WHOLESALE FLOOR PLANNING  |  |              |                | *                |
|   |  |              |                |                  |
| 5   |  |              | Edit           | 🔄 View 🖌 Audit   |
| ecurity Access Definition   | Da.  |              | ▲ Eou          | Tiew Affor       |
| Access Code   | Canal Description                          | Type         | System Defined | Enabled          |
| ACCESS CODE<br>FLL.CUSTOMERPREFERENCERESOURCE.GET.FETCHPREFERENCE | ACCESS TO GET CUSTOMER PREFERENCE SERVICE  | VEB SERVICES |                | Enabled          |
| FUL CUSTOMERPREFERENCERESOURCE.POST.POSTPREFERENCE                | ACCESS TO POST CUSTOMER PREFERENCE SERVICE | WEB SERVICES |                | y II             |
| FLL.DIALERINTEGRATIONRESOURCE.POST.PUSHCUSTOMERACCOUN             |  | WEB SERVICES |                | Y                |
|   |  |              |                | Y                |
| FLL.GENERICPOSTTRANSACTIONRESOURCE.POST.GENERICPOSTTXN            |  | WEB SERVICES |                |                  |
| FLL.ACCOUNTCOMMENTRESOURCE.GET.GETCOMMENTS                        | ACCESS TO GET ACCOUNT COMMENTS SERVICE     | WEB SERVICES | INO TES O NO   | Y -              |
|   |  |              |                |                  |
| curity User Access Definition Details                             |  |              | 👍 Add 🥒 Edit   | 🗐 Yjew 🖌 🖌 Audit |
| iew 🕶 Format 👻 👔 Freeze 🚮 Detach 🖉 Wrap                           | (h)  |              |                |                  |
| Access Type Access Value Allowed                                  | NGA /                                      |              |                | System Defined   |
| RESPONSIBILITY ALL Ves () No                                      |  |              |                | Yes No           |
| RESPONSIBILITY COLLECTOR YES@No                                   |  |              |                | O Yes @ No       |
| RESPONSIBILITY SUPERUSER @ Yes No                                 |  |              |                | Yes (@) No       |
|   |  |              |                | 0.120.0110       |
|   |  |              |                |                  |



- 2. The **Security Super Group** section, contains the following super group categories for selection:
  - COMMOM
  - INTERFACES
  - ORIGINATION
  - SERVICING and COLLECTIONS
  - SETUP
  - WHOLESALE FLOOR PLANNING
- 3. Select the required Super Group and the associated data in sub tabs are categorized accordingly.
- 4. In the **Security Access Definition** section, you can view the following field details and edit only the **Description** and **Enabled** status of selected Security Access Definition.

| Field          | Do this   |  |  |  |  |
|----------------|---|--|--|--|--|
| Access Code    | The system displays the webservice access code.   |  |  |  |  |
| Description    | The system displays the description of the associated webservice access code and can be edited for required changes.  |  |  |  |  |
| Туре           | The system displays the type of security access definition.   |  |  |  |  |
| System Defined | If selected as <b>Yes</b> , the security access definition<br>entry is system defined. If selected as <b>No</b> , the<br>security access definition entry is manually<br>defined. |  |  |  |  |
| Enabled        | Check this box to enable the selected webservice access code.   |  |  |  |  |

#### Table 3-18 Security Access Definition

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Security User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields are given below:

### Table 3-19 Security User Access Details

| Field       | Do this   |
|-------------|---|
| Access Type | Select <b>Responsibility</b> (default) as the access<br>type from the dropdown list. For this access type<br>to be available in the drop-down list, ensure that<br>the Lookup Type <b>ACCESS_GRID_TYPE_CD</b> is<br>maintained in the system. |



| Field          | Do this  |  |  |  |  |
|----------------|--|--|--|--|--|
| Access Value   | This field is <b>Read-only</b> for <b>System Defined</b><br>Security Access Definitions which are loaded as<br>part of seed data during installation.                                      |  |  |  |  |
|                | For non-system defined Security Access<br>Definitions, select the access value which is the<br>user responsibility who needs to have access to<br>this webservice from the drop-down list. |  |  |  |  |
|                | For user responsibilities to be populated in the drop-down list, ensure that the Lookup Type <b>RESPONSIBILITY_CD</b> is maintained in the system.   |  |  |  |  |
| Allowed        | Select <b>Yes</b> to allow user access to this webservice or <b>No</b> to deny access. By default, <b>No</b> is selected.  |  |  |  |  |
| System Defined | Select <b>Yes</b> , if the webservice user access definition entry is system defined.  |  |  |  |  |
|                | Select <b>No</b> , if the webservice user access definition entry is manually defined.   |  |  |  |  |

### Table 3-19 (Cont.) Security User Access Details

7. Perform any of the Basic Actions mentioned in Navigation chapter.

#### **Security Access Definition Details**

If you have selected the Security Super Group as **SERVICING and COLLECTIONS**, there is an additional sub section **Security Access Definition Details** enabled. This sub tab facilitates you to further restrict and control access to specific type of data within the accessible RESTful web services. The restriction can be defined based on specific **Account Condition** or **Account Status**.

For example, out of all the account types maintained in the system you can restrict data access to only delinquent account(s) to a particular user responsibility by selecting Access Type as **Account Condition** and Access Value as **Delinquent**.

### Controlling web service data access to permitted user(s)

For any user to access web service data, you need to define atleast one positive (allowed) definition defined in **Security Access Definition Details** section. Else, webserivce data is not displayed for that particular user even if that user responsibility has permissions to access web service.

OFSLL supports multiple user conditions on an Account and system requires to have atleast one account condition defined as **Allowed** in setup to display the data. In case, even if any one of the account condition is defined as **Not Allowed** in setup, then system does not allow to access the data.

During the following scenarios, data is either displayed/not displayed in Webservice screen:

| Scenario  | Data displayed                                     |  |  |  |  |  |
|---|--|--|--|--|--|--|
| No condition is available on the account and also no condition defined in setup | Data is displayed since there is no restriction.   |  |  |  |  |  |
| Condition is available on the account but not defined in setup                  | Data is not displayed since restriction is applied |  |  |  |  |  |

### Table 3-20 Data in Webservice screen



### Table 3-20 (Cont.) Data in Webservice screen

| Scenario  | Data displayed        |
|---|-----------------------|
| Multiple conditions are available on the account and one condition is defined in setup as <b>Allowed</b>                  | Data is displayed     |
| Multiple conditions are available on the account<br>and one condition is defined in setup as <b>Not</b><br><b>Allowed</b> | Data is not displayed |

Whenever user with specific responsibility tries to access the restricted data, following type of error messages are displayed:

- For POST/PUT service, system displays error as Access denied with HTTP Error Code 401.
- For GET service with single account record, system displays error message as **No data found** with http error code 400.
- For GET service with multiple account records, of which some have access restriction and other don't, then system displays only the unrestricted records and does not display the restricted records. In such a case, error message is not displayed.

### Note:

When multiple user access definitions are defined in the system, while processing the data access request to a web service OFSLL first validates for any access restrictions on the user responsibility. If not, then validates the same against **ALL** responsibility before displaying the data in Webservice screen.

For example, if data access restriction is defined for ALL and SUPERUSER responsibilities. when logged in with SUPERUSER responsibility, the data restriction of SUPERUSER is applied. In case, if the user logs in with any other responsibility other than SUPERUSER, then restriction defined for **ALL** is applied.

### To define Security Access Definition Details

- 1. Click Setup > Setup > Administration > User > Access > Webservice tab.
- 2. Select the module in Security Super section as **SERVICING and COLLECTIONS**.
- 3. Select the user responsibility in Security User Access Definition Details section.
- In the Security Access Definition Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

### Table 3-21 Security Access Definition Details

| Field       | Do this   |  |  |  |  |
|-------------|---|--|--|--|--|
| Access Type | Select the access function type (as either<br>ACCOUNT CONDITION OR ACCOUNT<br>STATUS) that is being used to control the user<br>access from the drop-down list. |  |  |  |  |



| Field                  | Do this  |  |  |  |  |  |
|------------------------|--|--|--|--|--|--|
| Access Value           | Select the access value from the drop-down list.<br>The list is sorted based on the Access Type<br>selected. Also, based on a lookup associated<br>with the Access Type multiple entries for each<br>access type can be created as long as each has<br>a different access value. |  |  |  |  |  |
| Allowed? Yes/No        | Select <b>Yes</b> if the access is allowed and <b>No</b> if the access is not allowed. This indicates whether the selected combination of Access Type and Access Value is allowed to access the data.  |  |  |  |  |  |
| System Defined Yes/ No | Select <b>Yes</b> , if you wish to maintain access type<br>as system defined and <b>No</b> , if you do not want to<br>maintain it as system defined. However, system<br>defined entries cannot be modified.  |  |  |  |  |  |

### Table 3-21 (Cont.) Security Access Definition Details

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.4 Users

The Users screen allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

The Responsibility field records the job function of the user and defines the level of access that user has within the system; in particular:

- What menu items does the user have access to?
- What edits can the user perform on the Verification link during origination?

### Note:

The system's SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

### To set up the Users screen

- Click Setup > Setup > Administration > User > Users. The system displays the Users screen.
- 2. In the User Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



| Printers     Bark Colaids     M     Fex 2 (2)549-252-2352       Orbed Details     * Organization (DMC     * Last Name (3reCAR)     Replecement User       Currences     * Division (US D1)     * Responsibility (PROCESSOR)     D1     Image: Second Secon  |   | enc      |                   |              |            |     |      |                                |             |                    |                |         |                 |                 |          |
|--|---|----------|-------------------|--------------|------------|-----|------|--------------------------------|-------------|--------------------|----------------|---------|-----------------|-----------------|----------|
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| Costs Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printes<br>Bark Details<br>Standard Payrees     User Definition       User ASHEVAR     MI       Printes<br>Bark Details<br>Standard Payrees     E       User ASHEVAR     MI       Printes<br>Bark Details<br>Standard Payrees     Fax 2 (2)54)-235-2352       Currencies<br>T2 Codes     * Division US D I       I Products<br>Aaset Types<br>Index Rates     * Start Dt 11/15/2015       I Standard Payrees     * Start Dt 11/15/2015       I Products<br>Aaset Types<br>Index Rates     * Start Dt 11/15/2015       I Standard Payrees     * Start Dt 11/15/2015       I Products<br>Aaset Types<br>Index Rates     * Endot 11/21/2020       I Products<br>I Start Dt 11/15/2015     Extra 1 2343(22)-232-6532       Reference #   |   |          |                   |              |            |     |      |                                |             |                    |                |         |                 |                 | ŝ        |
| Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Notalis<br>Standard Projekts<br>Currencies<br>Type Codes<br>Products<br>Accel Types<br>Index Rates<br>Currencies<br>Currencies<br>Products<br>Accel Types<br>Index Rates<br>Currencies<br>Products<br>Accel Types<br>Index Rates<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Products<br>Produ |   | •        |                   |              |            |     | ORG  |                                | 05/12/1994  | 12/31/2020         | O Yes @ No     |         | Y DEMO          |                 | 5        |
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| Operation     Over and Add     Save  |   |          | Harry D. Califica |              |            |     |      |                                |             |                    |                |         |                 |                 |          |
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| Ordek Ofelals     * Organization     DMC     *     * Last Name     SPEGAR     Replacement User       Standard Payees     * Division     US D1     *     * Replacement User     D1     Image: Control of Contr  | Bank Details                            | -        | User              | ABSHEKAR     |            |     |      |                                | M           |                    |                | Fax 2   | 2(354)-235-2352 |                 |          |
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| Scoring Parameters Extra 2 23235   | Index Rates                             |          | * System Defined  | Yes No       |            |     |      |                                | Phone 2     | 2352(352)-352-3523 |                |         | DEFAULT         |                 | •        |
|  |   |          |                   |              |            |     |      |                                | Extn 2      | 23235              |                |         |                 |                 |          |
| Produce         * First Name         ANAND         * Farst Name         ANAND         * Farst Name         Anano         Image         Image <th< td=""><td>Currency Exchange<br/>Scoring Parameters</td><td></td><td>* Enabled</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>   | Currency Exchange<br>Scoring Parameters |          | * Enabled         |              |            |     |      |                                |             |                    |                |         |                 |                 |          |

Figure 3-14 User Definition

| Table 3-22 | User Definition |
|------------|-----------------|
|------------|-----------------|

| Field          | Do this   |
|----------------|---|
| User           | Specify the user ID.  |
|                | <b>Note:</b> This field is a unique indicator and cannot be updated, edited, or deleted once saved. |
| Organization   | Select the organization to which the user belongs, from the dropdown list.                          |
| Division       | Select the division to which the user belongs, from the drop-down list.                             |
| Department     | Select the department to which the user belongs, from the dropdown list.                            |
| Start Dt       | Specify the start date for the user. You can also select from the adjoining calender icon.          |
| End Dt         | Specify the end date for the user. You can also select from the adjoining calender icon.            |
| System Defined | Select <b>Yes</b> , if the entry is system defined.<br>System defined entries cannot be modified.   |
|                | Select <b>No</b> , if the entry is not system defined and it can be modified.                       |
| Enabled        | Check this box to enable the user.  |
| First Name     | Specify the first name of the user.   |
| MI             | Specify the middle initial of the user.   |
| Last Name      | Specify the last name of the user.  |
| Responsibility | Select the responsibility for the user from the drop-down list.                                     |
|                | <b>Note</b> : The users mapped to the role <b>Responsibility</b> can only view the screens.         |

| Field                     | Do this   |
|---------------------------|---|
| Review Request Supervisor | Select the supervisor responsibility who can also review and respond to review requests from the drop-down list.  |
|                           | The list displays the corresponding Review<br>Request Supervisors who are either one or more<br>levels higher from the above selected user<br><b>Responsibility</b> as maintained in<br><b>RESPONSIBILITY_CD</b> lookup code.   |
| Phone 1                   | Specify the user's primary phone number.  |
| Extn 1                    | Specify the phone extension for the primary phone number.   |
| Phone 2                   | Specify the user's alternate phone number.  |
| Extn 2                    | Specify the phone extension for the alternate phone number.   |
| Fax 1                     | Specify the user's primary fax number.  |
| Fax 2                     | Specify the user's alternate fax number.  |
| Replacement User          | Select the user ID of the replacement user from the drop-down list.   |
| Dt                        | Specify the date from when the replacement is effective. You can also select from the adjoining calender icon.  |
|                           | <b>Note</b> : These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, <b>Replacement Users</b> . |
| Туре                      | Select the user type from the drop-down list.   |
| Reference #               | Specify the reference number for the user from the drop-down list.  |
| Email                     | Specify user's email address.   |
| Default language          | Select the default language from the drop-down list.  |
| Time Zone                 | Select the required Time Zone from the drop-<br>down list, The specified time zone would be<br>applicable at company level.   |
| Time Zone Level           | Select the time zone level (Organization,<br>Company or User) that would apply by default,<br>when specific time zone is not specified at<br>Company and User level.  |

### Table 3-22 (Cont.) User Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Replacement users
- Application and Oracle Identity Manager Synchronization

# 3.4.1 Replacement users

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

- 1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
- Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
- Also updates the Producer Management screen with the replacement user in the Underwriter and Collector fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
- 4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

### Note:

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

# 3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.



# 3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

- The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter CRB\_MAX\_BUREAU\_PULL. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the CRB\_ALL\_APL\_BUREAU\_PULL credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Line of credit, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats screen.
- For identity scan data to flow into Equifax ACRO/ACRO Plus credit reports, the add-on has to be enabled at contract level. Please speak to your representative for enabling the addon.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host though a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

This section consists of the following topics:

- Credit Bureau
- Special Metro II Code reporting



- Oracle Wallet Manager setup
- Oracle JVM Security setup
- Importing a trusted certificate into an Oracle Wallet
- Importing the Certificates into an Oracle Wallet
- De-duping Credit Bureau data

## 3.5.1 Credit Bureau

### Navigating to Credit Bureau

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Credit Bureau**.

The setup for Credit Bureau spans across the following links:

- Report Formats
- Connections
- Zip Matrix
- Parameters
- Score Reasons
- Reporting

### 3.5.1.1 Report Formats

The Reports Formats screen captures and tracks the attributes related to the multiple types of reports offered by the credit bureau agencies. When a company enlists the service of a credit bureau, the credit bureau provides a membership code and password. This information needs to be entered on the Reports Formats screen before you can request a credit report. You must define at least one report for each credit bureau from which you want to pull reports.

The information on the Report Formats screen is location-specific. If the business requires different membership codes for each location, be it a company or branch, then individual records must be set up.

The Score Type, Additional Product, and Inquiry Limit fields on the Credit Report Setup section are optional. They may not apply to all credit bureau types and even if they do apply, you may want to leave them blank and rely on a default value set up at the credit bureau.

### Note:

For more information, refer to the application Installation Guides.

### **To setup Report Formats**

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Report Formats.
- 2. In the **Credit Bureau** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Figure 3-15 | Credit Bureau Report Formats |
|-------------|------------------------------|
|-------------|------------------------------|

|                  |                     |               |                         |                      |            |                             |                   |                                     |                |              | × !           |
|------------------|---------------------|---------------|-------------------------|----------------------|------------|-----------------------------|-------------------|-------------------------------------|----------------|--------------|---------------|
| eport Formats Co | onnections Zip Matr | ix Parameters | Score Reasons Report    | ing                  |            |                             |                   |                                     |                |              |               |
| Credit Bureau    |                     |               |                         |                      |            |                             |                   |                                     | 🗣 Add 🥖 E      | Edit View    | 🖌 Audit       |
| View - Format -  | Freeze              | Detach        | wrap 🚱                  |                      |            |                             |                   |                                     |                |              |               |
| Bureau Name      | Short Name          | Source        | Country                 | Zip                  | Extn       | City                        | State             | Address Line 1                      | Address Line 2 | Phone        | 1             |
| EQUIFAX          | EQUIFAX             | EFX           | UNITED STATES           | 00603                |            | AGUADILLA                   |                   | P.O. BOX 105873                     | SUITE 600      | (800)-685-11 | 11            |
| EXPERIAN         | EXPERIAN            | EXP           | UNITED STATES           | 00603                |            | AGUADILLA                   |                   | P.O. BOX 2104                       |                | (800)-682-76 |               |
| TEST             | TEST BUREAU         | EXT           | AUSTRALIA               | 2020                 |            | SYDNEY                      | NEW SOUTH WA      |                                     |                | (000)-657-97 |               |
| EXTERNAL         | EXTERNAL            | EXT           | UNITED STATES           | 00603                |            | AGUADILLA                   |                   | P.O. BOX 105873                     | ASD            | (004)-654-64 |               |
| QA EXT           | QA EXT              | QA BUR        | UNITED STATES           | 00602                |            | AGUADA                      | PUERTO RICO       | DRAF                                | WERW           | (000)-000-00 | 00 ·          |
| Company          | Branch              | Description   | Consumer Member<br>Code | Business Men<br>Code | Customer C | ode Auth Passw<br>Change Dt | Market            | Sub Market                          | Industry       | Preamble     | Consu<br>Code |
|                  |                     | 1EF           | 1EXF                    | 1EFXB                | 1EFX       |                             | DFR               | DCV                                 | GH             | ESD          | QWS           |
| US01             | USHQ                |               |                         |                      |            |                             |                   |                                     |                |              |               |
| US01             |                     |               |                         |                      |            |                             |                   |                                     |                | - 49.        | A             |
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| US01             | Details             | Detach .      | ي Wrap                  | Repo                 |            |                             | ore Type Addl Pro | oduct Inquiry Li                    |                |              |               |

| Table 3-23 | Credit Bureau Report Formats |
|------------|------------------------------|
|------------|------------------------------|

| Field          | Do this   |
|----------------|---|
| Bureau Name    | Specify the name of the credit bureau company.                            |
| Short Name     | Specify the abbreviated or short name for the bureau.                     |
| Source         | Select the credit bureau source from the drop-<br>down list.              |
| Country        | Select the country of the credit bureau address from the drop-down list.  |
| City           | Specify the city for the credit bureau address.                           |
| State          | Select the state of the credit bureau address from the drop-down list.    |
| Address Line 1 | Specify the address line 1 for the credit bureau.                         |
| Address Line 2 | Specify the address line 2 for the credit bureau.                         |
| Zip            | Select the zip code for the credit bureau address from the dropdown list. |
| Extn           | Specify the extension of the zip code for the credit bureau address.      |
| Phone 1        | Specify the primary phone number for the credit bureau.                   |
| Extn 1         | Specify the extension for the primary phone number.                       |
| Phone 2        | Specify the secondary phone number for the credit bureau.                 |
| Extn 2         | Specify the extension for the secondary phone number.                     |
| Fax 1          | Specify the primary fax number for the credit bureau.                     |



### Table 3-23 (Cont.) Credit Bureau Report Formats

| Field | Do this   |
|-------|---|
| Fax 2 | Specify the alternative fax number for the credit bureau. |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Credit Bureau Report Formats section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Table 3-24 | <b>Credit Bureau</b> | <b>Report Formats</b> |
|------------|----------------------|-----------------------|
|------------|----------------------|-----------------------|

| Company         Select the portfolio company that will be using<br>the above credit bureau from the drop-down list.           Branch         Select the portfolio branch from the company<br>that will be using the above credit bureau from<br>the drop-down list.           Description         Specify the credit report format description.           Member Code         Specify the credit bureau member code<br>(assigned by bureau).           Password         Specify the credit bureau password.           Customer Code         Specify the customer code.           Auth Password Change Dt         Display the last authorization password change<br>date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>soore). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be changed both<br>in the system and at the credit bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau. Changing the password is the bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau for the procedure for<br>changing the password (display only).           Auth Password         Displays the authorization password (display<br>only).           Auth Password         Displays the authorization password (display<br>only).           Auth User ID         Displays the authorization password (display<br>only).           Auth Password         Specify the authorization user ID.           New Auth User lad         Specify the authorization user p | Field   | Do this  |
|---|---|--|
| that will be using the above credit bureau from<br>the drop-down list.DescriptionSpecify the credit report format description.Member CodeSpecify the credit bureau member code<br>(assigned by bureau).PasswordSpecify the credit bureau password.Customer CodeSpecify the customer code.Auth Password Change DtDisplay the last authorization password change<br>date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>sooner). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be<br>changed.Note: The password needs to be changed both<br>in the system and at the credit bureau. Changing<br>the password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IdSpecify the authorization user ID.New Auth User IdSpecify t  | Company   |  |
| Member Code         Specify the credit bureau member code<br>(assigned by bureau).           Password         Specify the credit bureau password.           Customer Code         Specify the credit bureau password.           Auth Password Change Dt         Display the last authorization password change<br>date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>sooner). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be<br>changed.           Note: The password needs to be changed both<br>in the system and at the credit bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau. Changing the password at<br>the bureau must be done outside the system.<br>Contact the credit bureau for the procedure for<br>changing the password (display only).           Auth Vaser ID         Displays the authorization user ID (display only).           Auth Password         Displays the authorization user ID (display only).           Auth Password         Specify the authorization user ID.           New Auth User Id         Specify the authorization user ID.           New Auth User Id         Specify the authorization user password.           TransUnion Details section<br>(Note: This is only applicable for TransUnion.)         Specify the TransUnion market id.   | Branch  | that will be using the above credit bureau from  |
| (assigned by bureau).PasswordSpecify the credit bureau password.Customer CodeSpecify the customer code.Auth Password Change DtDisplay the last authorization password change<br>date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>sooner). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be<br>changed.Note: The password does not initiate or perform a<br>change at the bureau. Changing the password die password die password die password does not initiate or perform a<br>changing the password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IdSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section<br>(Note: This is only applicable for TransUnion.)Specify the TransUnion market id.  | Description                                     | Specify the credit report format description.  |
| Customer Code       Specify the customer code.         Auth Password Change Dt       Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.         Note: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).         Auth User ID       Displays the authorization user ID (display only).         Auth Password       Specify the authorization user ID (display only).         Auth User ID       Displays the authorization user ID (display only).         Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user password.         TransUnion Details   | Member Code                                     |  |
| Auth Password Change Dt       Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.         Note: The password does not initiate or perform a change at the bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password display only).         Auth User ID       Displays the authorization password (display only).         Auth Password       Displays the authorization password (display only).         Auth User ID       Displays the authorization password (display only).         Auth User ID       Displays the authorization password (display only).         Auth User ID       Displays the authorization password (display only).         Auth Password       Displays the authorization password (display only).         Auth Password       Displays the authorization user ID (display only).         Auth Password       Displays the authorization password (display only).         Auth Password       Displays the authorization user ID (display only).         Auth Password       Displays the authorization password (display only).         Auth User ID       Specify the authorization user ID.         New Auth User Id/Password       Specify the authorization user ID.   | Password  | Specify the credit bureau password.  |
| date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>sooner). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be<br>changed.Note: The password needs to be changed both<br>in the system and at the credit bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau. Changing the password does not initiate or perform a<br>change at the bureau. Changing the password did the bureau must be done outside the system.<br>Contact the credit bureau for the procedure for<br>changing the password (display only).Auth User IDDisplays the authorization user ID (display only).Auth PasswordDisplays the authorization password (display<br>only).Auth Vaser IDDisplays the authorization password (display<br>only).Auth PasswordSpecify the authorization user ID (display only).Auth User IDDisplays the authorization password (display<br>only).Auth PasswordSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Er This is only applicable for TransUnion.)Specify the TransUni   | Customer Code                                   | Specify the customer code.   |
| in the system and at the credit bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau. Changing the password at<br>the bureau must be done outside the system.<br>Contact the credit bureau for the procedure for<br>changing the password (display only).Auth User IDDisplays the authorization user ID (display only).Auth PasswordDisplays the authorization password (display<br>only).Auth PasswordSpecify the authorization user IDNew Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section<br>(Note: This is only applicable for TransUnion.)Specify the TransUnion market id.  | Auth Password Change Dt                         | date. The Experian Net Connect product requires<br>that the Auth Password (or SSP Password in<br>Experian jargon) be changed every 90 days (or<br>sooner). Equifax may have similar requirements,<br>but they were not known at the time of this<br>writing. Use the date displayed in this field to<br>identify when the password needs to be |
| Auth PasswordDisplays the authorization password (display<br>only).Note: This field is not displayed to the user and<br>is also encrypted before being stored in the<br>database (display only).Change Authorization User Id/Password sectionNew Auth User IdNew Auth User PasswordSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section<br>(Note: This is only applicable for TransUnion.)MarketSpecify the TransUnion market id.   |   | in the system and at the credit bureau. Changing<br>the password does not initiate or perform a<br>change at the bureau. Changing the password at<br>the bureau must be done outside the system.<br>Contact the credit bureau for the procedure for  |
| only).Note: This field is not displayed to the user and<br>is also encrypted before being stored in the<br>database (display only).Change Authorization User Id/Password sectionNew Auth User IdNew Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section<br>(Note: This is only applicable for TransUnion.)MarketSpecify the TransUnion market id.  | Auth User ID                                    | Displays the authorization user ID (display only).   |
| is also encrypted before being stored in the<br>database (display only).Change Authorization User Id/Password sectionNew Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section<br>(Note: This is only applicable for TransUnion.)Specify the TransUnion market id.   | Auth Password                                   |  |
| New Auth User Id       Specify the authorization user ID.         New Auth User Password       Specify the authorization user password.         TransUnion Details section       (Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.   |   | is also encrypted before being stored in the   |
| New Auth User Password     Specify the authorization user password.       TransUnion Details section<br>(Note: This is only applicable for TransUnion.)     Specify the TransUnion market id.   | Change Authorization User Id/Password section   | on   |
| TransUnion Details section         (Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.   | New Auth User Id                                | Specify the authorization user ID.   |
| (Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.  | New Auth User Password                          | Specify the authorization user password.   |
| Market Specify the TransUnion market id.  | TransUnion Details section                      |  |
|   | (Note: This is only applicable for TransUnion.) |  |
| Sub Market Specify the TransUnion Sub Market id.  | Market  | Specify the TransUnion market id.  |
| - · ·   | Sub Market                                      | Specify the TransUnion Sub Market id.  |



| Field   | Do this   |
|---|---|
| Industry                                      | Specify the TransUnion Industry code.   |
| Experian Details section                      |   |
| (Note: This is only applicable for Experian.) |   |
| Preamble                                      | Specify the Experian preamble code.   |
| Host Code                                     | Specify the Experian host ID.   |
| UIC   | Specify the Experian UIC.   |
| Equifax Details section                       |   |
| (Note: This is only applicable for Equifax.)  |   |
| Service Name                                  | Specify the equifax service name. The service<br>name will be provided to you by Equifax when<br>your company's Internet System to System<br>account is created. Possible values for pulling<br>credit reports are acrotest (for access to the test<br>system) and acro (for access to the production<br>system). |

### Table 3-24 (Cont.) Credit Bureau Report Formats

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the Report Format Details section, you can choose the various parameters of report format and also indicate if the report is to be processed internally or externally. To support geography specific Credit Bureau integration, external interface is also supported in OFSLL. In such case, a webhook request for Credit Bureau Onboarding report is initiated from OFSLL. The same is processed in external bureau service depending on the endpoint configuration (type of bureau to be used as defined in Setup > Administration > System > Webhook screen).

Based on the response received the **Credit Bureau Put** web service is triggered to update the details. Also on processing CREDIT\_REQUEST\_DETAILS the **Status** of the request received in CRL\_CRB\_REP\_STATUS\_CD is updated in **Bureau** tab of Origination and Servicing screens in the following combination:

| CRL_CRB_REP_STATUS_CD |           | Bureau Details > Status |  |
|-----------------------|-----------|-------------------------|--|
| Primary               | Secondary |                         |  |
| Completed             | Completed | Completed               |  |
| Completed             | Failed    | Failed                  |  |
| Failed                | Completed | Failed                  |  |
| Failed                | Failed    | Failed                  |  |
| Submitted             | Completed | Submitted               |  |
| Completed             | Submitted | Submitted               |  |

Table 3-25Report Format Details

**7.** Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:



| Field                 | Do this  |
|-----------------------|--|
| Report                | Specify the report name to be accessed from the<br>credit bureau.  |
| Report Type           | Select the report type of the credit bureau report from the drop-down list.  |
| Report Class          | Select the report class as either Consumer or<br>Business from the dropdown list.  |
| Multi Request Allowed | Check this box to allow report request from multiple bureaus.  |
| Score Type            | Select the credit score type from the drop-down list.  |
| Addl Product          | Select the product code from the drop-down list.   |
| Inquiry Limit         | Select the inquiry limit for the credit report from the drop-down list.  |
| Default               | Check this box set this as default report format.  |
| External Report       | Check this box if the Credit Bureau Onboarding<br>report request format is to be processed from<br>external system. If selected, the encoding and<br>decoding of request details and pooling of data<br>into report is handled externally. |
|                       | By default, this check box is not selected and<br>Credit Bureau Onboarding report request is<br>processed within the system.   |

### Table 3-26 Report Formats

8. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field         | Do this:  |
|---------------|---|
| Report        | Specify the report name to be accessed from the credit bureau.              |
| Report Type   | Select the report type of the credit bureau report from the drop-down list. |
| Score Type    | Select the credit score type from the drop-down list.                       |
| Addl Product  | Select the product code from the drop-down list.                            |
| Inquiry Limit | Select the inquiry limit for the credit report from the drop-down list.     |
| Enabled       | Check this box to enable the report as default.                             |

9. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.2 Connections

The Connections screen records and supports various connections to the credit bureau to receive reports from the agencies. The system supports connections to the bureaus through one or more modems attached to the database server, network accessed modem server, or direct network connection (usually frame relay).

For modem-based connections, multiple credit bureaus can be accessed over the same modem. If there are multiple requests in the queue, the order in which the bureaus are listed determines the order in which the requests are processed.

For example,

If the credit bureau service checks the submitted credit requests and finds three Experian, one Equifax, and two TransUnion credit requests and the connections setup is Bureau1=TUC, Bureau2=EFX, and Bureau3=EXP, the two TransUnion requests will be processed first, the Equifax request next, and then the three Experian requests.

### Note:

For this above example, adding two more modems and assigning a specific bureau to each one would help to avoid the delay caused by queuing all requests through a single modem.

**IMPORTANT**: Direct network connections must be set up for only one bureau.

Like the Credit Bureau section on the Report Formats screen, the data fields used on the Connections screen are generic and not all fields are used for all access methods. The following table summarizes the data needed for each access method:

| Method                                     | Name  | Bureau 1                                       | Bureau<br>2  | Bureau<br>3                                    | Device  | Device Speed                               |
|--|---|--|--|--|---|--|
| Dial-up Required                           |   | Required<br>(can be<br>EXP,<br>TUC, or<br>EFX) | Optional<br>(can be<br>EXP,<br>TUC, or<br>EFX)                     | Optional<br>(can be<br>EXP,<br>TUC, or<br>EFX) | Required (can be either<br>a local serial port device<br>or an IP address and<br>port number of a<br>network modem) | Required for<br>locally attached<br>modems |
| Experian<br>Frame-relay                    | Required  | Must be<br>EXP                                 | Leave<br>blank   | Leave<br>blank                                 | Not applicable  |  |
| Equifax<br>Frame-relay                     | Required  | Must be<br>EFX                                 | Leave<br>blank   | Leave<br>blank                                 | Must be the IP address<br>and port number of<br>Equifax host  | Not applicable                             |
| TransUnion<br>Frame-relay                  | Required  | Mustbe<br>TUC                                  | Leave<br>blank   | Leave<br>blank                                 | Must be the IP address<br>and port number of<br>TransUnion host   | Not applicable                             |
| Experian Net.<br>Connect                   | Required  | Must be<br>EXP                                 | Leave<br>blank   | Leave<br>blank                                 | Must be the ECALS<br>URL provided by<br>Experian  | Not applicable                             |
| Equifax<br>Internet<br>System to<br>System | Required Must be Leave Leave Must be the URL<br>EFX blank blank provided by Equifax |  | provided by Equifax for<br>connecting to the<br>Internet System to | Not applicable                                 |   |  |
| CSC Internet                               | Required  | Must be<br>CSC                                 | Leave<br>blank   | Leave<br>blank                                 | Must be the URL<br>provided by CSC  | Not applicable                             |
| CredcoConnect                              | Required  | Must be<br>CRD                                 | Leave<br>blank   | Leave<br>blank                                 | Must be the URL<br>provided by Credco   | Not applicable                             |

Figure 3-16 Credit Bureau\_Methods Table

For frame relay access, specify the IP address provided by the bureau followed by a space and then the port number (for example, 192.168.36.2.700).

#### **Experian Net Connect**



At the time of this writing, the Experian product ECALS URL is:

```
http://www.experian.com/lookupServlet1?lookupService
Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net
Connect&serviceVersion=2.0&responseType=text/plain
```

### Note:

The URL given above is one continuous string. This can be verified by entering the URL with a browser. The displayed value will be an HTTPS URL.

Enter the entire ECALS URL provided by Experian into the Device field. Notice that this URL does not start with https. The ECALS URL is a URL used by the credit bureau service to request the HTTPS URL. The HTTPS URL is not displayed on any setup screen and is only known to the credit bureau interface at runtime.

#### **Equifax Internet System to System**

At the time of this writing, the Equifax Internet System to System URL is:

https://transport5.ec.equifax.com/servlet/stspost

### **CSC Tri-Merge**

At the time of this writing, the CSC URL is:

https://www.emortgage.Equifax.com/cgi-bin/emspop.exe

#### To setup the Connections

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Connections.
- 2. In the **Credit Bureau Connections** section, perform any of the Basic Operations mentioned in Navigation chapter.



| Servicing  | Report Formats Conn<br>Credit Bureau Co<br>View - Format -<br>Name  | onnect |              | meters Score Rea | sons Reporting |          |              |  |              |            |          |
|--|---|--------|--------------|------------------|----------------|----------|--------------|--|--------------|------------|----------|
|  | View 🗸 Format 🗸   |        | ions         |                  |                |          |              |  |              |            |          |
|  | View 🗸 Format 🗸   |        | ione         |                  |                |          |              |  |              |            |          |
| > WFP<br>> Tools<br>Setup<br>4 Setup                 |   |        |              |                  |                |          |              | al Ad                                  | d 🖉 Edit     | View       | Audit    |
| > Tools Setup 4 Setup                                | Name  |        | T Freeze Det | ach 🚽 Wrap       | 65             |          |              |  |              |            |          |
| Setup<br>4 Setup                                     |   | Bureau |              |                  |                | Bureau 2 | Bureau 3     | Device                                 | Device Speed | Enable     | d        |
| 4 Setup  | and the second se |        |              |                  |                |          |              |  |              | N          |          |
|  | EFX TEST FILES  | EFX    |              |                  |                |          |              | https://transport5                     |              | Y          |          |
|  | EXP TEST FILES<br>TUC TEST FILES  | TUC    |              |                  |                |          |              | https://dm1.exper<br>https://netaccess |              | Y          |          |
| <ul> <li>System</li> <li>System Parameter</li> </ul> | Credit Bureau C   | onnect | ions         |                  |                |          |              |  |              |            |          |
| Lookups<br>User Defined Tables                       |   |        |              |                  |                |          | Save and Add | d 🕞 Save and Stay                      | ( 🕞 Save a   | and Return | C Return |
| Audit Tables   | *   | Name   |              |                  | Bureau 3       |          | ~            | * F                                    | nabled       |            |          |
| User Defined Default<br>Transaction Codes            | * Bur   | reau 1 |              | ~                | * Device       |          |              |  |              |            |          |
| Data Files   |   |        |              | ~                | * Device Speed |          |              |  |              |            |          |
| Dedupe   | Bur   | reau 2 |              | ~                | * Device Speed |          |              |  |              |            |          |
| Securitization                                       |   |        |              |                  |                |          |              |  |              |            |          |
| Events   |   |        |              |                  |                |          |              |  |              |            |          |
| Batch Jobs   |   |        |              |                  |                |          |              |  |              |            |          |
|  |   |        |              |                  |                |          |              |  |              |            |          |
| Producer Cycles                                      |   |        |              |                  |                |          |              |  |              |            |          |
| Vendors  |   |        |              |                  |                |          |              |  |              |            |          |
| Collection Cycles                                    |   |        |              |                  |                |          |              |  |              |            |          |
| Reports  |   |        |              |                  |                |          |              |  |              |            |          |
|  |   |        |              |                  |                |          |              |  |              |            |          |
| Error Messages                                       |   |        |              |                  |                |          |              |  |              |            |          |
| Translations   |   |        |              |                  |                |          |              |  |              |            |          |
| ⊿ User   |   |        |              |                  |                |          |              |  |              |            |          |
| Organization   |   |        |              |                  |                |          |              |  |              |            |          |
|  |   |        |              |                  |                |          |              |  |              |            |          |
| Companies  |   |        |              |                  |                |          |              |  |              |            |          |
| Access   |   |        |              |                  |                |          |              |  |              |            |          |
| Users  |   |        |              |                  |                |          |              |  |              |            |          |
| Credit Bureau  |   |        |              |                  |                |          |              |  |              |            |          |
| Correspondence                                       |   |        |              |                  |                |          |              |  |              |            |          |
|  |   |        |              |                  |                |          |              |  |              |            |          |
| General Ledger                                       |   |        |              |                  |                |          |              |  |              |            |          |
| Queues   |   |        |              |                  |                |          |              |  |              |            |          |
| Printers   |   |        |              |                  |                |          |              |  |              |            |          |
| Bank Details   |   |        |              |                  |                |          |              |  |              |            |          |
| Check Details  |   |        |              |                  |                |          |              |  |              |            |          |
| Standard Payees                                      |   |        |              |                  |                |          |              |  |              |            |          |
|  |   |        |              |                  |                |          |              |  |              |            |          |
| Currencies   |   |        |              |                  |                |          |              |  |              |            |          |
| Zip Codes  |   |        |              |                  |                |          |              |  |              |            |          |
| Products   |   |        |              |                  |                |          |              |  |              |            |          |

Figure 3-17 Credit Bureau Connections

A brief description of the fields is given below:

 Table 3-28
 Credit Bureau Connections

| Field        | Do this   |
|--------------|---|
| Name         | Specify connection name.  |
| Bureau 1     | Select first credit bureau from the drop-down list.   |
| Bureau 2     | Select 2nd credit bureau from the drop-down list.   |
| Bureau 3     | Select 3rd credit bureau from the drop-down list.   |
|              | <b>Note</b> : The Bureau1, Bureau2, and Bureau3 fields<br>in the Credit Bureau Connections section specify<br>which bureau types can be accessed over the<br>connection.                              |
| Device       | Specify the connection device name. The Device<br>field lists the physical device name for a modem,<br>or the IP address for a network accessed<br>connection.  |
| Device Speed | Select the connection device speed. The Device<br>Speed field is only applicable to server-attached<br>modems. It is used to specify the<br>communications speed between the server and<br>the modem. |
| Enabled      | Check this box to enable the connection.  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 3.5.1.3 Zip Matrix

The system uses the zip code of the applicant's current home address to determine which credit bureau to use when automatically pulling a report. The Zip Matrix screen allows you to record the credit bureau from which a report is pulled based on a range of zip codes, as well as the company, branch and country of the account.

When searching for a zip code match, the system:

- **1.** Reads the first credit bureau defined in the matrix
- Reads the credit report format to get the appropriate membership code and password for the user's location
- 3. Requests a credit report.

If the system cannot pull a report from the first bureau, it pulls one from the second. If the zip code you entered does not fall in the matrix setup, then the system uses a default zip matrix (0000000000 to 000000000) to select the required bureau.

### To set up the Zip Matrix

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Zip Matrix
- In the Credit Bureau Zip Code Matrix section, perform any of the Basic Operations mentioned in Navigation chapter.

| Financial Services Le      | nding and Le    | easing                                 |                           |                          |                        |                      |  |                   |                 | and the second |
|----------------------------|-----------------|--|---------------------------|--------------------------|------------------------|----------------------|--|-------------------|-----------------|----------------|
| DashBoard                  | Credit Bureau > |  |                           |                          |                        |                      |  |                   |                 | 2              |
| > Origination              | Report Formats  | Connections Zip I                      | Matrix Parameters Score R | easons Reporting         |                        |                      |  |                   |                 |                |
|                            |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Servicing                  | Credit Burg     | au Zip Code Ma                         | triv                      |                          |                        |                      |  | Add               | / Edit View     | Audit          |
| Collections                |                 | Sector and the sector of the sector of |                           | ଟର                       |                        |                      |  | A 1700            | gar gar         | O rigare       |
| WFP                        | View - Form     | - Hanne                                | eeze 🔐 Detach 🛛 📣 Wrap    |                          | COLORING IN            | TRAINER              | Transa and the second s | The second second | Desit of Cold   |                |
| Tools                      | Company<br>ALL  | Branch<br>ALL                          |                           | Country<br>UNITED STATES | From Zip<br>0000000000 | To Zip<br>0000000000 | Bureau 1<br>TUC  | Bureau 2<br>EXP   | Bureau 3<br>EFX |                |
|                            | ALL             | ALL                                    |                           | UNITED STATES            | 0000000000             | 0000000599           | TUC  | EFX               | EXP             |                |
| Setup                      | ALL             | ALL                                    |                           | UNITED STATES            | 0000000600             | 0000001399           | EXP  | EFX               | TUC             |                |
| Setup                      | ALL             | ALL                                    |                           | UNITED STATES            | 0000001400             | 0000002999           | TUC  | EXP               | EFX             |                |
| Administration             | ALL             | ALL                                    |                           | UNITED STATES            | 0000003000             | 0000006999           | TUC  | EFX               | EXP             |                |
| ⊿ System                   | ALL             | ALL                                    |                           | UNITED STATES            | 0000007000             | 0000014999           | TUC  | EXP               | EFX             |                |
| System Parameter           | ALL             | ALL                                    |                           | UNITED STATES            | 0000015000             | 0000017799           | TUC  | EFX               | EXP             |                |
| Lookups                    | ALL             | ALL                                    |                           | UNITED STATES            | 0000017800             | 0000019999           | EFX  | TUC               | EXP             |                |
| User Defined Tables        | ALL             | ALL                                    |                           | UNITED STATES            | 0000020000             | 0000025299           | EFX  | TUC               | EXP             |                |
| Audit Tables               | ALL             | ALL                                    |                           | UNITED STATES            | 0000025300             | 0000025499           | EFX  | EXP               | TUC             |                |
| User Defined Defaults      | ALL             | ALL                                    |                           | UNITED STATES            | 0000025500             | 0000025599           | EFX  | TUC               | EXP             |                |
| Transaction Codes          | ALL             | ALL                                    |                           | UNITED STATES            | 0000025600             | 0000025699           | TUC  | EFX               | EXP             |                |
| Data Files                 | ALL             | ALL                                    |                           | UNITED STATES            | 0000025700             | 0000025799           | EFX  | TUC               | EXP             |                |
| Dedupe                     | ALL             | ALL                                    |                           | UNITED STATES            | 0000025800             | 0000026099           | EFX  | EXP               | TUC             |                |
| Securitization             | ALL             | ALL                                    |                           | UNITED STATES            | 0000026100             | 0000026299           | EFX  | TUC               | EXP             |                |
| Events                     |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Batch Jobs                 | Credit Bure     | au Zip Code Ma                         | trix                      |                          |                        |                      |  |                   |                 |                |
| Producer Cycles<br>Vendors |                 |  |                           |                          |                        |                      | E s  | ave and Stay      | Save and Return | Return         |
| Collection Cycles          |                 |  |                           |                          |                        |                      |  |                   | -               |                |
| Reports                    |                 | * Company ALL                          | •                         | * From 7in               | 000000000              |                      |  | Bureau 2 EXP      |                 |                |
| Error Messages             |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Translations               |                 | * Branch ALL                           | ×                         | * To Zip                 | 000000000              |                      |  | Bureau 3 EFX      |                 |                |
| 4 User                     |                 | · Country UNITED S                     | STATES                    | * Bureau 1               | TUC                    |                      | 2  |                   |                 |                |
| Organization               |                 | Contractor Contractor                  |                           |                          |                        |                      | 13   |                   |                 |                |
| Companies                  |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Access                     |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Users                      |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Credit Bureau              |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Correspondence             |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| General Ledger             |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Queues                     |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Printers                   |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Bank Details               |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Check Details              |                 |  |                           |                          |                        |                      |  |                   |                 |                |
|                            |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Standard Payees            |                 |  |                           |                          |                        |                      |  |                   |                 |                |
| Currendes                  |                 |  |                           |                          |                        |                      |  |                   |                 |                |

### Figure 3-18 Credit Bureau Zip Code Matrix



| Field    | Do this  |
|----------|--|
| Company  | Select the portfolio company from the drop-down list.  |
| Branch   | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected.   |
| Country  | Select the country from the drop-down list.  |
| From Zip | Specify the starting zip code (From).  |
| То Zip   | Specify the ending zip code (To).  |
| Bureau 1 | Select the preferred bureau #1 (first bureau<br>pulled), from the drop-down list. You must enter<br>at least one credit bureau in the Bureau 1 field<br>for each zip code range. The bureau entered in<br>the Bureau 1 field for each range is the primary<br>bureau. For any given range, do not list the same<br>credit bureau in more than one field. |
| Bureau 2 | Select the preferred bureau #2 (second bureau pulled) from the dropdown list.  |
| Bureau 3 | Select the preferred bureau 3 (third bureau pulled) from the drop-down list.   |

#### Table 3-29 Credit Bureau Zip Code Matrix

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 3.5.1.4 Parameters

The Parameters screen records parameters specifically dealing with credit bureau information. These parameters are divided into three groups:

- Parsing parameters
- Request parameters
- Configuration parameters

Parameters can be defined at the company or branch level. The following credit bureau parameters are configured during the installation:

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE

CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE

The following credit bureau parameters are configured during implementation:

REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE

### To setup the Parameters

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Parameters.
- 2. In the **Credit Bureau Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



| <ul> <li>&gt; Origination</li> <li>&gt; Servicing</li> <li>&gt; Collections</li> <li>&gt; WFP</li> <li>&gt; Tools</li> <li>etup</li> <li>&gt; Administration</li> <li>▲ Administration</li> <li>▲ Administration</li> <li>▲ System Parameter<br/>Lockups</li> <li>User Defined Tables<br/>Audit Tables</li> <li>&gt; Dube Telles</li> <li>&gt; Detay Fles</li> <li>&gt; Dedups</li> <li>Securitzation</li> </ul>  | Report Formats Cor<br>Credit Bureau I<br>View - Format -<br>Company<br>ALL<br>ALL<br>ALL | Parameter<br>Branch<br>ALL |                | isons Reporting |        |            |                                  |                 |            |          |
|---|--|----------------------------|----------------|-----------------|--------|------------|----------------------------------|-----------------|------------|----------|
| Collections      WFP      Tools      Etup      Setup      Administration      System Parameter      Lockups      User Defined Tables      Audr Tables      Luser Defined Tables      Data Files      Deta Files      Deta Piles      DetaPile      DetaPile | View  Format Company ALL ALL   | Branch                     | etach 🛛 🖓 Wrap | 62              |        |            |                                  |                 |            |          |
| Collections      WFP      Tools      Etup      Setup      Administration      System Parameter      Lockups      User Defined Tables      Audr Tables      Luser Defined Tables      Data Files      Deta Files      Deta Piles      DetaPile      DetaPile | View  Format Company ALL ALL   | Branch                     | etach لي Wrap  | ଜ୍ଞ             |        |            |                                  |                 |            |          |
| WFP      Tools      etup      Stup      Admitistration      System Parameter      Lockups      User Defined Tables      Audit Tables      User Defined Tables      Data Files      Deta Files      Deta Piles      DetaPiles      DetaPiles      DetaPiles      DetaPiles      DetaPiles  | Company<br>ALL<br>ALL  | Branch                     | etach 🕼 Wrap   | 62              |        |            | -                                | Add / Edit      | View       | I Audit  |
| > Tools<br>etup<br>Setup<br>A Administration<br>A System<br>System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Tables<br>User Defined Tables<br>Data Files<br>Data Files<br>Deta piles  | ALL  |                            |                |                 |        |            |                                  |                 |            |          |
| etup<br>Setup<br>Administration<br>System<br>System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Defined Tables<br>User Defined Defined<br>Transaction Codes<br>Data Files<br>Deta Files   | ALL  | ALL                        |                |                 | Parame | ster Group | Parameter                        | Parameter Value | Enabled    |          |
| Setup<br>A Administration<br>System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe  | ALL  | ALL                        |                |                 |        |            |                                  |                 | N          | _        |
| Administration     System     System Parameter     Lookups     User Defined Tables     Audt Tables     User Defined Tables     User Defined Tables     Deta Tables     Data Files     Deta Files     Detape   |  | ALL                        |                |                 |        |            | ALLOW REVOLVIN<br>ASSIGN SCORE E | Y               | Y          |          |
| System<br>System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe   |  | ALL                        |                |                 |        |            |                                  |                 | Y          |          |
| System Parameter<br>Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe   |  | ALL                        |                |                 |        |            | MAXIMUM AMOUN                    |                 | Y          |          |
| Lookups<br>User Defined Tables<br>Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe   | ALL  | ALL                        |                |                 |        |            | MINIMUM AMOUN<br>MAXIMUM AMOUN   |                 | T          |          |
| User Defined Tables<br>Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe  | ALL  | ALL                        |                |                 |        |            |                                  |                 | Y          |          |
| Audit Tables<br>User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe   |  |                            |                |                 |        |            | MINIMUM AMOUN                    |                 |            |          |
| User Defined Default<br>Transaction Codes<br>Data Files<br>Dedupe   | ALL  | ALL                        |                |                 |        |            | ACCOUNTS WITH                    |                 | Y          |          |
| Transaction Codes<br>Data Files<br>Dedupe   | ALL  | ALL                        |                |                 |        |            | COLLECTION ITE                   |                 | Y          |          |
| Transaction Codes<br>Data Files<br>Dedupe   | ALL  | ALL                        |                |                 |        |            | COLLECTION ITE                   |                 | Y          |          |
| Data Files<br>Dedupe  | ALL  | ALL                        |                |                 |        |            | CSC CLOSED STA                   |                 | Y          |          |
| Dedupe  | ALL  | ALL                        |                |                 |        |            | DAYS OLD THAT                    |                 | Y          |          |
|   | ALL  | ALL                        |                |                 |        |            | DELETE THE EXPE                  |                 | Y          |          |
|   | ALL  | ALL                        |                |                 |        |            | DERIVE MISSING                   |                 | Y          |          |
| Events  | ALL  | ALL                        |                |                 | PARSI  | IG PARAME  | EOUIFAX NARRAT                   | 5               | Y          |          |
| Batch Jobs  |  |                            |                |                 |        |            |                                  |                 |            |          |
|   | <b>Credit Bureau I</b>   | Parameter                  |                |                 |        |            |                                  |                 |            |          |
| Producer Cycles   |  |                            |                |                 | 10     | Save and A | dd 🕞 Save and                    | Stay            | nd Paturn  | C Retur  |
| Vendors   |  |                            |                |                 |        | Dave and 2 | ou Dave and                      | Stor G Taxe o   | nu rusturn | An Doron |
| Collection Cycles   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Reports   |  | * Compa                    | any ALL        | ~               |        |            | Parameter                        |                 |            |          |
| Error Messages  |  | * Brar                     | nch ALL        | ~               |        |            | * Enabled                        |                 |            |          |
| Translations  |  |                            |                |                 |        |            |                                  |                 |            |          |
| ⊿ User  |  | * Parameter Gro            | yup            | ~               |        |            |                                  |                 |            |          |
| Organization  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Companies   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Access  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Users   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Credit Bureau   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Correspondence  |  |                            |                |                 |        |            |                                  |                 |            |          |
| General Ledger  |  |                            |                |                 |        |            |                                  |                 |            |          |
|   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Queues  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Printers  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Bank Details  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Check Details   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Standard Payees   |  |                            |                |                 |        |            |                                  |                 |            |          |
| Currencies  |  |                            |                |                 |        |            |                                  |                 |            |          |
| Zip Codes   |  |                            |                |                 |        |            |                                  |                 |            |          |
| ✓ Products  |  |                            |                |                 |        |            |                                  |                 |            |          |
| < >>  |  |                            |                |                 |        |            |                                  |                 |            |          |

Figure 3-19 Credit Bureau Parameters

A brief description of the fields is given below:

Table 3-30 Credit Bureau Parameters

| Field           | Do this  |  |  |  |  |
|-----------------|--|--|--|--|--|
| Company         | Select the portfolio company from the drop-down list.  |  |  |  |  |
| Branch          | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected. |  |  |  |  |
| Parameter Group | Select the credit bureau parameter group from the drop-down list.  |  |  |  |  |
| Parameter       | Select the credit bureau parameter from the<br>drop-down list  |  |  |  |  |
| Parameter Value | Specify the credit bureau parameter value.   |  |  |  |  |
| Enabled         | Check this box to enable the credit bureau parameter.  |  |  |  |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.5 Score Reasons

The Score Reasons screen allows you to define or modify the scoring reason codes and descriptions for the predefined scoring models used by the credit bureau agencies.

### Note:

This information is not associated with the user-defined scores determined by the internal Oracle Financial Services Lending and Leasing model during product setup.

### To setup the Score Reasons

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Score Reasons.
- 2. In the Score Models section, you can view the following information.

|  | - 31 |                     |                 |                      |                    |               |   |               |                 | X              |
|--|------|---------------------|-----------------|----------------------|--------------------|---------------|---|---------------|-----------------|----------------|
| DashBoard  |      | Credit Bureau ×     |                 |                      |                    |               |   |               |                 | ( <b>M</b> ) 5 |
| > Origination  |      | Report Formats Conn | ections Zip Mai | trix Parameters      | Score Reas         | ons Repo      | rting                                   |               |                 |                |
| Servicing  |      |                     |                 |                      |                    |               |   |               |                 |                |
| Collections  |      | Score Models        |                 |                      |                    |               |   |               |                 |                |
|  |      | View - Format -     | Free T          | ze 🔐 Detach          | Wrap لي            | 65            |   |               |                 |                |
| > WFP  |      | Score Model         | Enabled         |                      |                    |               |   |               |                 |                |
| Tools  | 200  | NEW NATIONAL RI.    | . Y             |                      |                    |               |   |               |                 |                |
| etup   |      | EQUIVALENCY MO      | Y               |                      |                    |               |   |               |                 |                |
|  |      | EXPERIAN/FICO I     |                 |                      |                    |               |   |               |                 |                |
| Setup  | â.   | EXPERIAN/FICO A     |                 |                      |                    |               |   |               |                 |                |
| <ul> <li>Administration</li> <li>System</li> <li>System Parameter</li> </ul> |      | EXPERIAN/FICO P     | Y               |                      |                    |               |   |               |                 |                |
| Lookups  |      | Score Reasons       |                 |                      |                    |               |   | da add        | Edit Uew        | Audit          |
| User Defined Tables  |      |                     |                 | proget in the second |                    | -             |   | - 1- 200      | C For Tren      | ○ Audur        |
| Audit Tables   |      | View - Format -     |                 | ze 🛃 Detach          | ( Wrap             | 62            |   |               |                 |                |
| User Defined Defaults  |      | Reason Code         | Description     |                      |                    |               |   |               |                 |                |
| Transaction Codes  | E    | 1                   | Too few accourt |                      |                    |               |   |               |                 |                |
| Data Files   |      | 10                  |                 | unts with high bal   |                    |               |   |               |                 |                |
| Dedupe   |      | 11                  |                 |                      |                    | bank account  | ts or lack of revolving bank accounts   |               |                 |                |
| Securitization   | B    | 12                  |                 | living bank accourt  |                    |               |   |               |                 |                |
| Events   |      | 13                  |                 | ntly opened retai    |                    |               |   |               |                 |                |
| Batch Jobs   |      | 14                  |                 |                      | nal accounts (coll | ections agend | cy, medical, and utility)               |               |                 |                |
| Producer Cycles  |      | 15                  | Lack of mortgag |                      |                    |               |   |               |                 |                |
| Vendors  |      | 16                  |                 |                      | ings on mortgage   | accounts or   | lack of mortgage accounts               |               |                 |                |
| Collection Cycles  |      | 17                  | Lack of open re |                      |                    |               |   |               |                 |                |
| Reports  |      | 18                  | Numberr of rec  | ent delinquencies    |                    |               |   |               |                 |                |
| Error Messages   |      | Columns Hidden 1    |                 |                      |                    |               |   |               |                 |                |
| Translations   |      | Score Reasons       |                 |                      |                    |               |   |               |                 |                |
| ⊿ User   |      |                     |                 |                      |                    |               |   | Save and Stav | Save and Return | A Return       |
| Organization   |      |                     |                 |                      |                    |               |   | C             |                 | ~              |
| Companies  |      |                     |                 |                      |                    |               | Reason Code 1                           |               |                 |                |
| Access   |      |                     |                 |                      |                    |               |   |               |                 |                |
| Users  |      |                     |                 |                      |                    |               | * Description TOO FEW ACCOUNTS NOW CURI |               |                 |                |
| Credit Bureau  |      |                     |                 |                      |                    |               |   |               |                 |                |
| Correspondence   |      |                     |                 |                      |                    |               |   |               |                 |                |
| General Ledger   |      |                     |                 |                      |                    |               |   |               |                 |                |
| Queues   |      |                     |                 |                      |                    |               |   |               |                 |                |
| Printers   |      |                     |                 |                      |                    |               |   |               |                 |                |
| Bank Details   |      |                     |                 |                      |                    |               |   |               |                 |                |
| Check Details  |      |                     |                 |                      |                    |               |   |               |                 |                |
| Standard Payees  |      |                     |                 |                      |                    |               |   |               |                 |                |
| Currencies   | -    |                     |                 |                      |                    |               |   |               |                 |                |

Figure 3-20 Score Models

A brief description of the fields is given below:

### Table 3-31 Score Models

| Field       | Do this   |
|-------------|---|
| Score Model | Displays the credit bureau score model (display only).          |
| Enabled     | Displays if the credit bureau score model is<br>enabled or not. |

3. On the **Score Reasons** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.



### Table 3-32 Score Reasons

| Field       | Do this                  |
|-------------|--------------------------|
| Reason Code | Specify the reason code. |
| Description | Specify the description. |

4. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.6 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting screen contains the program identifier to be reported to the bureaus.

### To setup the Reporting

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Reporting.
- 2. In the **Credit Bureau Reporting** section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard  | Credit Bureau ×         |                    |                    |                  |   |
|--|-------------------------|--------------------|--------------------|------------------|---|
| Origination  | Report Formats Conn     | ections Zip Matrix | Parameters Score R | easons Reporting |   |
| Servicing  |                         |                    |                    |                  |   |
| Collections  | Credit Bureau Reporting |                    |                    |                  | 👍 Add 🥒 Edit 🔄 View 🗸 Aydit                   |
| WFP  | View + Format +         | Freeze             | 🖌 Detach 🛛 🚽 Wr    | ap 🚱             |   |
| Tools  | Company                 | Bureau             |                    |                  | Program Identifier Enabled                    |
| tup  |                         |                    |                    |                  | N   |
| Setup<br>Administration<br>System<br>System Parameter  |                         |                    |                    |                  | Save and Add Stay Save and Return Case Beturn |
| Lookups  |                         | * Company          |                    |                  | * Enabled                                     |
| User Defined Tables<br>Audit Tables  | * Bureau 💙              |                    |                    | ~                |   |
| User Defined Default   |                         |                    |                    |                  |   |
| Securitization<br>Events<br>Batch Jobs<br>Producer Cycles<br>Vendors<br>Collection Cycles<br>Error Messages<br>Tranalations<br>Users<br>Companies<br>Access<br>Users<br>Companies<br>Access<br>Users<br>Companies<br>Access<br>Users<br>Contel Euraau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details<br>Sandard Payees<br>Currencies<br>Zip Codes |                         |                    |                    |                  |   |

### Figure 3-21 Credit Bureau Reporting



| Field              | Do this   |
|--------------------|---|
| Company            | Select the portfolio company from the drop-down list.   |
| Bureau             | Select the bureau from the drop-down list.  |
| Program Identifier | Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information. |
| Enabled            | Check this box to enable the program.   |

 Table 3-33
 Credit Bureau Reporting

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.5.2 Special Metro II Code reporting

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub screen of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

# Note: It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

### Table 3-34 Special Metro II Code reporting

| Code | Description  |
|------|--|
| CIIC | CONSUMER INFORMATION INDICATOR CODE<br>(METRO2 - FCRA) |
| CCCD | COMPLIANCE CONDITION CODE (METRO2)                     |
| SPCC | SPECIAL COMMENT CODE (METRO2)                          |

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.



# Note:

- You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.
- To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.
- The CBU\_FILE\_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

### To setup Metro II Code reporting

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Queues > Call Action Results to open and close the following system defined condition codes:

| Action Code | Description  |
|-------------|--|
| CIIC        | CONSUMER INFORMATION INDICATOR CODE<br>(METRO2 - FCRA) |
| CCCD        | COMPLIANCE CONDITION CODE (METRO2)                     |
| SPCC        | SPECIAL COMMENT CODE (METRO2)                          |

### Table 3-35 Metro II Code reporting

When setup is completed, you can open and close Special Metro II code conditions.

# Note:

Opening and closing Special Metro II Code reporting is a manual process.

The CBU\_FILE\_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

# 3.5.3 Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

# Note:

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter ORA\_WALLET\_PATH contains the location of the Oracle Wallet used by the credit bureau service.

### To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

 If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, /etc/ORACLE/WALLETS/oracle or C:\oracle\WALLETS).

For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: /etc/ORACLE/WALLETS/oracle/ transunion Or C:\oracle\WALLETS\transunion).

2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

| Location   | Credit Bureau |
|--|---------------|
| Experian Credit Bureau (https://<br>dm1.experian.com/netconnect2_0Demo/servlets/<br>NetConnectServlet) | Experian      |
| Equifax Credit Bureau (https://<br>api.uat.equifax.com/business/sts-reports/v1/<br>report)             | Equifax       |
| CSC Credit Bureau (https://emsws.equifax.com/<br>emsws/services/post/MergeCreditWWW)                   | CSC           |
| Transunion Credit Bureau (https://netaccess-<br>test.transunion.com)                                   | TUC           |

### Table 3-36 Credit Bureau Location

This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

- 1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
- 2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

```
SQL> select utl_http.request('https://ssl.experian.com', NULL,
'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
```



Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

- 3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates.** The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.
- In the Setup > Setup > Credit Bureau > Parameters set the ORA\_WALLET\_PATH and ORA WALLET PASSWORD parameters.

# 3.5.4 Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the set\_java\_perms.sql script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The set\_java\_perms.sql script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the ORA\_WALLET\_PATH parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the set\_java\_perms.sql script (although the script can be safely run again if necessary).

# **Credit Bureau Service operation**

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

# 3.5.5 Importing a trusted certificate into an Oracle Wallet

The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful. Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

# Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.



If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.

- 2. Once connected, from the browser's File menu, choose Properties.
- 3. Click the Certificates button.
- 4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

| Certificate  | x   |
|--|-----|
| General Details Certification Path                   | -12 |
| Certification path                                   |     |
| VeriSign Class 3 Public Primary CA                   |     |
| ✓<br><u>V</u> iew Certificate<br>Certificate status: |     |
| This certificate is OK.                              |     |
| <u>ОК</u>  |     |

Figure 3-22 CreditBureau\_Certificate

- 5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
- 6. Click the View Certificate button.
- 7. Click the **Details** tab.
- 8. Click the Copy to File button.
- 9. Click the Next button.
- 10. Choose the Base 64 encoded format.



- **11.** Click the **Next** button.
- **12.** Enter a filename and location for the file.
- **13.** Click the **Next** button.
- **14.** Click the **Finish** button.
- 15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

# 3.5.6 Importing the Certificates into an Oracle Wallet

- Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
- 2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
- Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
- 4. View the list of Trusted Certificates in the wallet.
- Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).
- 6. Click the Trusted Certificates heading in the left list box of the Oracle Wallet Manager.



|   |      |   |          | ORACL             |
|---|------|---|----------|-------------------|
| Certificate:[Emp                          |      | Certificates                                      | Key Size | Expire Date       |
| O STrusted Certifica                      | 1 7  | Class 1 Public Primary Certification Authority    | 1024     | January 7, 2020   |
|   | . 7  | 🕱 Class 2 Public Primary Certification Authority  | 1024     | January 7, 2004   |
| Class 1 Pub                               | 7    | Class 3 Public Primary Certification Authority    | 1024     | January 7, 2004   |
| - Class 2 Pub                             | 1    | 🕱 Secure Server Certification Authority           | 1000     | January 7, 2010   |
| (A) 110 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 6    | 🛱 GTE CyberTrust Root                             | 1024     | February 23, 2006 |
| - Secure Serve                            |      | GTE CyberTrust Global Root                        | 1024     | August 13, 2018   |
| - OTE CyberTr                             | us 📮 | Entrust.net Secure Server Certification Authority | 1024     | May 25, 2019      |
| - GTE CyberTr                             | us 🖣 | Entrust.net Certification Authority (2048)        | 2048     | December 24, 2019 |
| -🐺 Entrust net S                          | ec 🖣 | Entrust.net Secure Server Certification Authority | 1024     | February 4, 2020  |
| -🐺 Entrust net C                          | er 🖣 | 💈 Class 3 Public Primary Certification Authority  | 1024     | August 1, 2028    |
| -🧟 Entrust net S                          | ec 🖣 | www.verisign.com/CPS Incorp.by Ref. LIABILIT      | 1024     | October 24, 2011  |
| - Class 3 Pub                             | ic   |   |          |                   |
| www.verisign                              |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |
|   |      |   |          |                   |

Figure 3-23 Oracle Wallet Manager

7. Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (File > Properties > Certificates > Certification Path > View Certificate > General) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the Issued To and Valid To dates shown in the Internet Explorer View Certificate screen. The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the www.verisign.com/CPS certificate).

| ertificate                         | 1                               |
|------------------------------------|---------------------------------|
| General Details Certification Path |                                 |
| Certification path                 |                                 |
| VeriSign Class 3 Public Primary CA | .by Ref. LIABILITY LTD.(c)97 Ve |
|                                    |                                 |
|                                    |                                 |
| 1                                  | ⊻iew Certificate                |
| Certificate status:                |                                 |
| This certificate is OK.            |                                 |
|                                    |                                 |
|                                    |                                 |
|                                    | OK                              |

Figure 3-24 Certificate

- 8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.
- 9. On the **Wallet** menu, choose **Save** when finished loading certificates.

# 3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate (**de-dupe**) liabilities data from the credit bureau information.

### **De-duping logic**

The de-duping logic is based on a number of parameters that the system compares among tradelines (**only**) to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

| Field     | Description  |
|-----------|--|
| Account # | The account number of the consumer with the lender for the particular account. |



| Field       | Description   |  |
|-------------|---|--|
| Open Date   | The date the account was opened.  |  |
| Member Code | The subscriber code of the lender with the respective credit bureau.  |  |
|             | <b>Note</b> : Since member codes for the same lender<br>differ across bureaus, this field is used only for<br>tradelines reported by the same bureau. Since<br>reports obtained from CSC can have tradelines<br>from different bureaus, this field is only for reports<br>pulled from the credit bureaus. |  |

## Table 3-37 (Cont.) De-duping logic

All available bureau reports pulled later than DEDUP\_CRB\_EXPIRATION\_DAYS days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

#### Figure 3-25 System Parameters

| Parameter                      | Description  | Valid<br>Values | Setup<br>Value |
|--------------------------------|--|-----------------|----------------|
| JOINT_DEDUP_SPOUSE_LIABILITIES | De-deup the tradelines with spouse                                 | Y,N             | Y              |
| JOINT_DEDUP_ALLAPL_LIABILITIES | De-deup the tradelines with spouse<br>and secondary applicants(s). | Y, N            | Y              |
| DEDUP_CRB_EXPIRATION_DAYS      | Credit report expiration days                                      | Number          | 90             |

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the **correct** one:

- 1. Last Reported Date: The row that has been reported most recently is used.
- 2. **Owner**: In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

#### **Debt Ratio combination**

Oracle Financial Services Lending and Leasing uses the system parameter DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR\_JOINT\_INC\_DEBT\_WITH\_COAPP parameter decides whether to do the same on a non-spousal joint application.

When this indicator is checked, all liabilities in the Liability section on the Summary sub screen of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

#### **De-duping process**

The de-duping logic will be integrated into the system decision-making process in the following manner:

ORACLE

### Initial credit pulls on new applications

- If the JOINT\_DEDUP\_SPOUSE\_LIABILITIES/ JOINT\_DEDUP\_ALLAPL\_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE/ DBR\_JOINT\_INC\_DEBT\_WITH\_ALLAPL parameters are set to Y, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time.

### Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the Dedup Liabilities button on the Underwriting form (Applicants master tab > Summary sub screen > Liability section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the Populate Debt and Include Debt boxes are selected in the Applicant/Customer Detail section on the Bureau master tab on the Underwriting form for the credit request and the JOINT\_DEDUP\_SPOUSE\_LIABILITIES/ JOINT\_DEDUP\_ALLAPL\_LIABILITIES system parameters are set to Y, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE/ DBR\_JOINT\_INC\_DEBT\_WITH\_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been
  requested within the number of days specified in the DEDUP\_CRB\_EXPIRATION\_DAYS
  parameter.

### Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

# 3.6 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

| TYPE OF CORRESPONDENCE:                          | AD HOC | PREDEFINED |
|--|--------|------------|
| Created automatically                            |        | Х          |
| Created manually                                 | X      | Х          |
| Generated for accounts                           | X      | Х          |
| Generated for applications                       | X      | Х          |
| Set up with the Correspondence link              | X      |            |
| Set up with the Letters link on the Product link |        | Х          |

### Figure 3-26 Correspondence Types



This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

### Note:

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

This section consists of the following topics:

- Correspondence
- Creating Correspondence
- Generating Correspondence

# 3.6.1 Correspondence

#### Navigating to Correspondence

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup >** Administration > User > Correspondence.

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence



# 3.6.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Line of credit product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements screen.

#### To view the predefined system functions

- 1. Click Setup > Setup > Correspondence > Line of credit > System Functions.
- 2. In the Function Definition section, you can view the following information.

| Financial Services Ler     | ding and Leasing   | â.                           | Welcome, DEMOSUPR → 🦉 Sign Qut       |
|----------------------------|--|------------------------------|--------------------------------------|
| DashBoard                  | Correspondence x   |                              | 2                                    |
| Origination                | Common Loan Line Lease   |                              |                                      |
| Servicing                  |  |                              |                                      |
| Collections                | System Functions Elements E-Form Elements Documents Correspondence   |                              |                                      |
| WFP                        |  |                              |                                      |
|                            | Function Definition  |                              |                                      |
| Tools                      | View 🗸 Format 🗸 🙀 🎹 Freeze 🚮 Detach 📣 Wrap 🔞   |                              |                                      |
| stup                       | Function Name Description  | Function Type                | Source Program                       |
| Setup                      | GET_ACC_112_DTLS Get ACC Details (Loan OE) GET APP 112 DTLS Get APP Details (Loan OE)  | COR_ELM_PROC                 | CGNACC_EL_112_01                     |
| 4 Administration           |  | COR_ELM_PROC                 | CGNAPP_EL_112_01                     |
| <ul> <li>System</li> </ul> | GET_APP_ADC_112_DTLS Get Application Decisions (Loan Open Ended)<br>GET_APP_CON_112_DTLS Get Application CON Details (Loan OE) | COR_ELM_PROC<br>COR_ELM_PROC | CGNADC_EL_112_01<br>CGNACO_EL_112_01 |
| System Parameter           | GET_CON_112_DTLS Get CON Details (Loan OE)   | COR_ELM_PROC                 | CGNCON_EL_112_01                     |
| Lookups                    | Get Cont Details (Loan Oc)   | CON_CON_PROC                 | CONCON_CC_112_01                     |
| User Defined Tables        |  |                              |                                      |
| Audit Tables               | Eunction Parameters  |                              |                                      |
| User Defined Defaults      |  |                              |                                      |
| Transaction Codes          | View 🗸 Format 👻 📰 Freeze 🚮 Detach 🖉 Wrap   |                              |                                      |
| Data Files                 | Position Parameter Description   |                              |                                      |
| Dedupe                     | 1 iv_L0_ACC_id Account ID  |                              |                                      |
| Securitization             | 2 iv_name_ar Parameter Name  |                              |                                      |
| Events<br>Batch Jobs       | 3 iv_value_ar Parameter value  |                              |                                      |
|                            |  |                              |                                      |
| Producer Cycles<br>Vendors |  |                              |                                      |
| Collection Cycles          |  |                              |                                      |
| Reports                    |  |                              |                                      |
| Error Messages             |  |                              |                                      |
| Translations               |  |                              |                                      |
| 4 User                     |  |                              |                                      |
| Organization               |  |                              |                                      |
| Companies                  |  |                              |                                      |
| Access                     |  |                              |                                      |
| Users                      |  |                              |                                      |
| Credit Bureau              |  |                              |                                      |
| Correspondence             |  |                              |                                      |
| General Ledger             |  |                              |                                      |
| Queues                     |  |                              |                                      |
| Printers                   |  |                              |                                      |
| Bank Details               |  |                              |                                      |
| Check Details              |  |                              |                                      |
| Standard Payees            |  |                              |                                      |
| Currencies                 |  |                              |                                      |
| Zip Codes                  |  |                              |                                      |
| 4 Products                 |  |                              |                                      |
| Asset Types                |  |                              |                                      |

Figure 3-27 Correspondence - System Functions

A brief description of the fields is given below:

### Table 3-38 Function Definition

| View this                          |
|------------------------------------|
| Displays the function name.        |
| Displays the function description. |
| Displays the function type.        |
| Displays the source program.       |
|                                    |

3. In the **Functions Parameters** section, you can view the following information. A brief description of the fields is given below:

# Table 3-39 Functions Parameters

| Field View this |  |
|-----------------|--|
| Position        | Displays the parameter position.             |
| Parameter       | Displays the function parameter.             |
| Description     | Displays the function parameter description. |

# 3.6.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

#### To view the Elements

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Elements
- 2. On the **Element Definitions** screen, perform any of the Basic Operations mentioned in Navigation chapter. You cannot add a new record.

| DashBoard             | 6 | orrespondence ×  |  |                        |  |                                  |                                    |                  |        |
|-----------------------|---|------------------|--|------------------------|--|----------------------------------|------------------------------------|------------------|--------|
| > Origination         |   | Common Loan Li   | ne Lease   |                        |  |                                  |                                    |                  |        |
| C. NEW MARKEN CO.     | - | Common Coan L    | ile Lease  |                        |  |                                  |                                    |                  |        |
| Servicing             |   | System Functions | Elements E-Form Elements Documents Corr          | respondence            |  |                                  |                                    |                  |        |
| Collections           |   |                  |  |                        |  |                                  |                                    |                  |        |
| WEP                   |   | Elements         |  |                        |  | 0 Edit                           | 🗐 View 🔗 Audit                     |                  |        |
| Tools                 |   | View - Format    | - Freeze 🔐 Detach 🖉 Wrap                         | ଗଥ                     |  | Ø Eur                            | Tien A Hone                        |                  |        |
|                       |   |                  |  |                        |  |                                  |                                    |                  |        |
| ietup                 |   | Level0 Type      | Element Name                                     | Element Type           | Description  | Data Type                        | Source Function                    |                  |        |
| Setup                 |   | ACC<br>ACC       | ACC_ACCRUAL_DT_LAST_112                          | S<br>S                 | ACCOUNT ACCRUAL DT LAST TEST<br>ACCOUNT ACCRUAL DT START | DATE                             | GET_ACC_112_DTL<br>GET_ACC_112_DTL |                  |        |
| -4 Administration     | ^ | ACC              | ACC_ACCRUAL_DT_START_112<br>ACC_ADV_AMT_LAST_112 | 5                      | ACCOUNT ACCRUAL DT START                                 | NUMBER                           | GET_ACC_112_DTL<br>GET_ACC_112_DTL |                  |        |
| System                |   | ACC              | ACC_ADV_AMT_DAST_112<br>ACC_ADV_DT_LAST_112      | s                      | ACCOUNT ADVANCE ANT LAST                                 | DATE                             | GET_ACC_112_DTL                    |                  |        |
| System Parameter      |   | ACC              | ACC CHGOFF NEXT FOLLOWUP DT 112                  | S                      | ACCOUNT CHGOFF NEXT FOLLOWUP DT                          | DATE                             | GET ACC 112 DTL                    |                  |        |
| Lookups               |   | ACC              | ACC_CR_CONSUMED_112                              | S                      | ACCOUNT CREDIT CONSUMED                                  | NUMBER                           | GET_ACC_112_DTL<br>GET_ACC_112_DTL |                  |        |
| User Defined Tables   |   | ACC              | ACC_CR_HOLD_112                                  | S                      | ACCOUNT CREDIT CONSOMED                                  | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Audit Tables          |   | ACC              | ACC_CR_LMT_CUR_112                               | S                      | ACCOUNT CREDIT HOLD                                      | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| User Defined Defaults |   | ACC              | ACC_CR_OVERLMT_COUNT_LIFE_112                    | S                      | ACCOUNT CREDIT OVERLMT COUNT LIFE                        | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Transaction Codes     |   | ACC              | ACC CR OVERLMT COUNT YEAR 112                    | s                      | ACCOUNT CREDIT OVERLMT COUNT YEAR                        | NUMBER                           | GET ACC 112 DTL                    |                  |        |
| Data Files            |   | ACC              | ACC_INT_ACCRUED_AMT_112                          | S                      | ACCOUNT INT ACCRUED AMT                                  | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Dedupe                |   |                  |  |                        | ACC  | ACC LOAN AMT 112                 | s                                  | ACCOUNT LOAN AMT | NUMBER |
| Securitization        |   | ACC              | ACC_MRATE_CUR_112                                | s                      | ACCOUNT MRATE CUR  | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Events                | • | ACC              | ACC RATE BUY EFFECTIVE 112                       | s                      | EFFECTIVE RATE REQUIRED                                  | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Batch Jobs            |   | ٩                | ACC  | ACC_RATE_CUR_112       | s  | ACCOUNT RATE CUR                 | NUMBER                             | GET_ACC_112_DTL  |        |
| Producer Cycles       |   |                  | ACC  | ACC RATE EFFECTIVE 112 | s  | EFFECTIVE RATE                   | NUMBER                             | GET_ACC_112_DTL  |        |
| Vendors               |   | ACC              | ACC RATE EFFECTIVE CUR 112                       | s                      | EFFECTIVE BUY RATE                                       | NUMBER                           | GET ACC 112 DTL                    |                  |        |
| Collection Cycles     |   | ACC              | ACC_RATE_START_YEAR_EFFECTIVE_112                | S                      | EFFECTIVE RATE AT YEAR START                             | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Reports               |   | ACC              | ACC_REPMT_FIXED_PRINCIPAL_AMT_112                | s                      | REPAYMENT FIXED PRINCIPAL AMOUNT                         | NUMBER                           | GET_ACC_112_DTL                    |                  |        |
| Error Messages        |   |                  | APP  | ADC ADV AMT 112        | 5  | APPLICATION DECISION ADVANCE AMT | NUMBER                             | GET APP ADC 112  |        |
| Translations          |   | <                |  |                        |  |                                  | >                                  |                  |        |
| ⊿ User                |   |                  |  |                        |  |                                  |                                    |                  |        |
| Organization          |   | Elements         |  |                        |  |                                  |                                    |                  |        |
| Companies             |   |                  |  |                        | El se  | ve and Stav                      | and Return                         |                  |        |
| Access                |   |                  |  |                        |  |                                  |                                    |                  |        |
| Users                 |   |                  | Level0 Type ACC                                  | * Description          | OUNT ACCRUAL DT LAST TEST                                | Enabled ¥                        |                                    |                  |        |
| Credit Bureau         |   |                  | Element Name ACC ACCRUAL DT LAST 112             |                        |  | Default Value                    |                                    |                  |        |
| Correspondence        |   |                  | Element Type S                                   | Data Type DATE         |  | Derdan verde                     |                                    |                  |        |
| General Ledger        |   |                  | condicitype 5                                    | Source Function GET_   | ACC_112_DTLS   |                                  |                                    |                  |        |
| Queues                |   |                  |  |                        |  |                                  |                                    |                  |        |
| Printers              |   |                  |  |                        |  |                                  |                                    |                  |        |
| Bank Details          |   |                  |  |                        |  |                                  |                                    |                  |        |
| Check Details         |   |                  |  |                        |  |                                  |                                    |                  |        |
| Standard Payees       |   |                  |  |                        |  |                                  |                                    |                  |        |
| Currencies            |   |                  |  |                        |  |                                  |                                    |                  |        |
| Zip Codes             |   |                  |  |                        |  |                                  |                                    |                  |        |
| 4 Products            |   |                  |  |                        |  |                                  |                                    |                  |        |
| Asset Types           | ~ |                  |  |                        |  |                                  |                                    |                  |        |

## Figure 3-28 Correspondence\_Line\_Elements

A brief description of the fields is given below:

# Table 3-40 Element Definitions

| Field           | Do this                                    |
|-----------------|--|
| Level0 Type     | Displays the element Level0 type.          |
| Element Name    | Displays the element name.                 |
| Element Type    | Displays the element type.                 |
| Description     | Specify the element description.           |
| Data Type       | Displays the element data type.            |
| Source Function | Displays the element function.             |
| Enabled         | Displays if the element is enabled or not. |
| Default Value   | Displays the default value.                |
|                 |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

| Table 3-41 | E-Form Elements |
|------------|-----------------|
|            |                 |

| Туре                  | Details  |  |  |
|-----------------------|--|--|--|
| Vendor Element        | AllBorrowers.FullNameStreetCityStateZip  |  |  |
|                       | (Contains names of all borrowers with address of<br>primary customer)  |  |  |
| The system's Elements | PRIM_APL_NAME  |  |  |
|                       | SPOUSE_APL_NAME  |  |  |
|                       | PRIM_APA_ADDRESS1  |  |  |
|                       | PRIM_APA_ADDRESS2  |  |  |
|                       | PRIM_APA_ADDRESS3  |  |  |
| Translation           | PRIM_APL_NAME    ', '    SPOUSE_APL_NAME   <br>', '    PRIM_APA_ADDRESS1    '; '   <br>PRIM_APA_ADDRESS2    '; '   <br>PRIM_APA_ADDRESS3 |  |  |

# To setup the E-forms Elements

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > E-Form Elements.
- 2. In the E-form Elements Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.



| <ul> <li>&gt; Origination</li> <li>&gt; Serviding</li> <li>&gt; Collections</li> <li>&gt; WFP</li> <li>&gt; Tools</li> <li>&gt; Stap</li> <li>&gt; Stap</li> <li>&gt; System Function</li> <li>&gt; System Function</li> <li>&gt; Signem Addition</li> <li>&gt; System Function</li> <li>&gt; Stap</li> <li>&gt; Stap</li> <li>&gt; Solution Parameter</li> <li>Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Source Code</li> <li>&gt; Enerst Name</li> <li>&gt; Decorption</li> <li>&gt; Source Code</li> <li>&gt; Prociser Cycles</li> <li>&gt; Prociser C</li></ul>  | Y<br>Y   |
|--|--|
| Collections         WFP         Tools         Setup         4 deministration         4 system         4 system         Losing         User Defined Tables         Losing         Data Files         De   | tion Enabled<br>N<br>Y<br>nd Stay ] 💽 Save and Return 🛛 🗇 Beturn |
| Ocleations         WFP         Tools         Setup         User Defined Tables         Data Figs         Data Figs         Securitation         Beth Jobs         Produce         Vendors         Collection Cycles         Reports         Bronk         Organization         Companies   | tion Enabled<br>N<br>Y<br>nd Stay ] 💽 Save and Return 🛛 🗇 Beturn |
| Tools         Setup         Administration         System Brameter         Lookups         Lookups         Authoritables         Authoritables         Authoritables         LevelD Type         System Brameter         Lookups         LevelD Type         LevelD Type         Versite Brandbard         Authoritables         LevelD Type         Status         Detar Transaction Codes         Beth Jobs         Producer Cycles         Vendors         Collaction Cycles         Reports         Conserse         Translations         User Codes         Translations         Organization         Companies   | tion Enabled<br>N<br>Y<br>nd Stay ] 💽 Save and Return 🛛 🗇 Beturn |
| > Tools etup  Stub Stub Account of sult Codes Bearst Dear Type Source Code  * Levelo Type * Dear Type Code * Code * Levelo Type * Dear Type Code * Element Name * Translation * Translation Companies * Use  | tion Enabled N<br>Y<br>nd Stay ] 💽 Save and Return 🛛 🗇 Beturn    |
| Setup     Administration <ul> <li>Administration</li> <li>System Parameter</li> <li>Lookups</li> <li>Lookups</li> <li>User Defined Tables</li> <li>Lee Defined Tables</li> <li>User Defined Tables</li> <li>Data Tipe</li> <li>Save and Add</li> <li>Save and</li></ul>  | N<br>Y   |
| A Administration ACCOUNT OFSL CLOSE ACCOUNT ACCOUNT CLOSING FOR TEST INTEGER IS System Farameter Lookups Use Defined Tables Audit Tables Use Defined Defaults Transaction Codes Deda niles Bech Jobs Producer Cycles Reports Enor Messages Translations Use Default Translat  | Y >  |
| A system Parameter<br>Lockups<br>User Defined Tables<br>Luker Defined Defaults<br>Transation Codes<br>Dear Files<br>Securitization<br>Events<br>Batch Jobs<br>Reports<br>Error Mesages<br>Translations<br>✓ User<br>Organization<br>Companies  | nd Stay 🛛 🕞 Save and Return 🛛 🧔 Beturn                           |
| System Parameter Lockups User Defined Tables Aukt Tables User Defined Defaults Transaction Codes Dealor les Dealor les Securitation Events Securitation Events Securitation Events Securitation Collection Cycles Reports Translations Translations Translation User Mesages Translations Translation  | nd Stay 🛛 🖶 Save and Return 🖉 🤤 Beturn                           |
| Lookups<br>User Defned Tables<br>Audt Tables<br>User Defned Defaults<br>Tranaction Codes<br>Data Hige<br>Deckups<br>Securitization<br>Events<br>Bach Jobs<br>Ronducer Cycles<br>Vendos<br>Collection Cycles<br>Reports<br>Error Nessages<br>Translations<br>2 User<br>Organization<br>Companies  |  |
| Audit Tables Usero Ender Defaults Tranaction Codes Dack niles Deckupe Securitization Events Bach Jobs Producer Cycles Vendos Collection Cycles Reports Error Nessages Translations Vendos Vendos Collection Cycles Vendos |  |
| Levelo Type V Description Transation Codes Delta Files Delta Files Delta Files Delta Files Securitation Events Betch Jobs Producer Cycles Vendors Collection Cycles From Messages Translation U Uter Organization Companies  | * Enabled  |
| Transation Codes Collection Cycles ForoNesages Translations Vendes Code Translations Translations Translations Torganization Companies   | * Enabled  |
| Deduge Securitation Events Bach Jobs Producer Cycles Vendors Collection Cycles Reports Error Nesages Translations V Usar Organization Companies  |  |
| Deduce * Element Name * Translation Events Batch Jobs Producer Cycles Reports Collection Cycles Translation Verdows Collection Cycles Translation Verdows Companies  |  |
| Events<br>Bath.Jobs<br>Producer Cycles<br>Collection Cycles<br>Reports<br>Error Nessages<br>Translations<br>4 Usar<br>Organization<br>Companies  |  |
| Producer Cycles V<br>Vendows<br>Collection Cycles<br>Reports<br>Error Messages<br>Translations<br>4 User<br>Organization<br>Companies  |  |
| Producer Cycles Vendors Collection Cycles Reports Error Mesages Translations Juser Organization Companies  |  |
| Collection Cycles:<br>Reports<br>Error Messages<br>Translations<br>4 User<br>Organization<br>Companies   |  |
| Reports<br>Error Messages<br>Trandations<br>User<br>Organization<br>Companies  |  |
| Translations User Organization Companies   |  |
| .⊿ User<br>Organization<br>Companies   |  |
| Organization<br>Companies  |  |
|  |  |
| Access   |  |
|  |  |
| Users<br>Credit Bureau   |  |
| Consegnation   |  |
| General Ledger   |  |
| Queues<br>Printers   |  |
| Printers<br>Bank Details   |  |
| Check Details  |  |
| Standard Payees  |  |
| Currencies<br>Zip Codes  |  |
| A Products   |  |

Figure 3-29 Correspondence - E-Form Elements

A brief description of the fields is given below:

Table 3-42 E-form Elements Definitions

| Field          | Do this  |  |  |
|----------------|--|--|--|
| Level0 Type    | Select the element Level0 type from the drop-<br>down list.  |  |  |
| Source Code    | Select the element e-form source code from the drop-down list.   |  |  |
| Element Name   | Specify the element name (the name used in the external form).   |  |  |
| Description    | Specify the element description.   |  |  |
| Data Type Code | Select the element data type code from the drop-<br>down list.   |  |  |
| Translation    | Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list. |  |  |
| Enabled        | Check this box to enable the e-form element.   |  |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.1.4 Documents

The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.



# Note:

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

#### To setup documents to be compiled in correspondence

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Documents.
- 2. In the **Document Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

| DashBoard  | Correspondence ×                 | Correspondence x   |                |               |              |               |             |                      |                |
|--|----------------------------------|--|----------------|---------------|--------------|---------------|-------------|----------------------|----------------|
| Origination  | Common Loan Line                 | Common Loan Line Lease   |                |               |              |               |             |                      |                |
| Servicing  | Surtam Euroctions E              | System Functions Elements E-Form Elements Documents Correspondence   |                |               |              |               |             |                      |                |
| Collections  | System Fenctions En              |  | Docaments C    | on capondance |              |               |             |                      |                |
| WFP  | Documents Def                    | inition  |                |               |              |               |             | 🗣 Add 🥒 Edit         | View 🗸 Audit   |
| Tools  | View - Format -                  |  |                |               |              |               |             |                      |                |
| etup   | Code                             | Description  |                | File Name     | Level0 Type  | E-Form Source | Product     | Source               | Enabled        |
| Setup  Administration  System System Parameter Lookups User Defined Tables   | Documents Def                    |  |                |               |              | Save a        |             | and Stay             |                |
| Audit Tables   | * Cod                            |  |                |               | Type ACCOUNT |               | ~           | Source ORACLE: BI PU | JBLISHER V     |
| User Defined Default   | * Descriptio                     |  |                | * E-Form S    | ource OFSLL  |               |             | * Enabled 🗹          |                |
| Transaction Codes<br>Data Files  | * File Nam                       | e  |                | * Pr          | oduct ALL    |               | ~           |                      |                |
| Dedupe<br>Securitization   | Document Elen                    |  |                |               |              |               |             | 🔶 Add 🖉 Edit         | ⊻iew 🛛 🔗 Audit |
| Events<br>Batch Jobs   | View - Format -                  | A CONTRACTOR OF A CONTRACTOR O | Detach 🖓 Wra   |               |              |               |             |                      |                |
| Producer Cycles<br>Vendors<br>Collection Cycles  | No data to display.              | ype  | Element Name   | Descri        | otion        | Data Type     | Format Mask | Default Value        | Enabled        |
| Reports  | Document Tem                     | plates   |                |               |              |               |             | 🕂 Add 🥒 Edit         | View 🔗 Audit   |
| Error Messages<br>Translations   | View - Format -                  |  | Detach 🚽 Wra   | p 🚯           |              |               |             |                      |                |
| User     Organization     Companies     Access   | File Name<br>No data to display. | Product  | Customer State | Producer St   | ate          | App/Acc St    | New Temple  | te Loaded            | Enabled        |
| Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Cotalis<br>Standard Payees<br>Currencies<br>Currencies<br>Currencies |                                  |  |                |               |              |               |             |                      |                |

## Figure 3-30 Correspondence - Documents

A brief description of the fields is given below:

#### Table 3-43 Document Definition

| Field | Do this  |
|-------|--|
| Code  | Specify the document code to define the name for the new document. |



| Field         | Do this   |
|---------------|---|
| Description   | Specify the document description for the new document. This entry appears in the <b>Correspondence</b> section on the Request screen, when you generate an ad hoc correspondence. |
| File Name     | Specify the document file name for the resulting file (Word or XFDF document).  |
|               | Ensure that the name specified here is same as<br>the BIP Template name since system refers to<br>this file name for generating the correspondence.                               |
| Level0 Type   | Select the level0 type from the drop-down list.   |
| E-form Source | Select the element e-form source from the drop-<br>down list.   |
| Product       | Select the document product from the drop-down list.  |
| Source        | Select the document source type from the drop-<br>down list.  |
| Enabled       | Check this box to enable the document definition.   |

## Table 3-43 (Cont.) Document Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Document Elements** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field        | Do this  |
|--------------|--|
| Seq          | Specify the sequence number to order the document elements.  |
| Туре         | Select element type from the following from the drop-down list. This list provides the following options:                                      |
|              | <b>System-defined</b> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.         |
|              | Constant.  |
|              | <b>User Defined Element</b> – If you select, you can choose the value and change it in the Correspondence Request screen.                      |
|              | <b>User Defined Constant</b> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.         |
|              | <b>Translated Element</b> – If a document contains an e-form element and you do not select this option, then the value will not be translated. |
| Element Name | Select the element name from the drop-down list.   |

### Table 3-44Document Elements



| Field         | Do this   |
|---------------|---|
| Description   | Specify element description.  |
|               | Notes:  |
|               | 1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\". |
|               | <ol><li>If the element is system-defined, then the<br/>system will automatically complete this field.</li></ol>                       |
| Data Type     | Select the element data type from the drop-down list.   |
| Format Mask   | Select the element format mask from the drop-<br>down list.   |
| Default Value | Specify the element default value.  |
| Enabled       | Check this box to include the element in the document.  |

#### Table 3-44(Cont.) Document Elements

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field          | Do this   |
|----------------|---|
| File Name      | Specify the file name to define the name for the new template.                              |
| Product        | Select the product for which the template is valid, from the dropdown list.                 |
| Customer State | Select the customer state for which the product is valid, from the drop-down list.          |
| Producer State | Select the Producer state for which the product is valid, from the drop-down list.          |
| App/Acc St     | Select the Applicant/Account state for which the product is valid, from the drop-down list. |
| New Template   | Check this box to load the template as a new template.                                      |
| Loaded         | Check this box to indicate that the template is loaded.                                     |
| Enabled        | Check this box to enable the template.  |

#### Table 3-45 Document Template

# Note:

You can define multiple templates for each document and the template file name (BIP template) is picked based on following criteria – Product and Producer / Account / Customer State.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence.

### To generate a data file for a document

- In the Document Definition section of Setup > Setup > Administration > User > Correspondence >Line of credit > Documents, select the record for which you want to generate a data file.
- 2. Click Gen. Data File button.

The system displays a new screen with the following options:

### Figure 3-31 Generate a data file

| pening CODE1<br>You have chosen to | onen:                                      |
|------------------------------------|--|
|                                    | open.                                      |
| 🔁 CODE1                            |  |
| which is a: Ad                     | obe Acrobat Document                       |
| from: https://2                    | 10.184.132.155:7013                        |
| What should Firefo                 | x do with this file?                       |
| Open with                          | Adobe Acrobat (default)                    |
| Save File                          |  |
| Do this <u>a</u> uto               | matically for files like this from now on. |
|                                    |  |
|                                    |  |
|                                    | OK Cancel                                  |

- Open with Select to view the data file in the format you want. The adjacent dropdown list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File Select to save the data file on your system.
- 3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

# 3.6.1.5 Correspondence

The Correspondence screen enables you to define who will receive the documents you created on the Document Definition screen by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

## To set up a correspondence set

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence. The correspondence setup is classified into two:
  - Documents

- Functions
- 2. In the **Correspondence** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Servicing     System Functions     Elements     E-Form Elements     Correspondence       WFP     Correspondence  | DashBoard  | Correspondence ×           |                           |                |                |         |              |                 |          |            | 2          |
|--|--|----------------------------|---------------------------|----------------|----------------|---------|--------------|-----------------|----------|------------|------------|
| Collections WFP Tools Up Goldentian System S   | Origination  | Common Loan Line Lear      | se                        |                |                |         |              |                 |          |            |            |
| Collections WFP Tools Correspondence Correspondence Code Description  Figst2 TEST2 TEST2 TEST2 Correspondence TEST3 Collume Code Description  Figst2 TEST3 Collume Company Branch Correspondence Correspo   | Servicing  | Surtam Euroctions Elemente | E-Even Elemente Documente | Correspondence |                |         |              |                 |          |            |            |
| Color       Color <t< td=""><td>Collections</td><td>Syddin i Unctiona Clamana</td><td>En onn Elementa Documenta</td><td>concepondence</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>   | Collections  | Syddin i Unctiona Clamana  | En onn Elementa Documenta | concepondence  |                |         |              |                 |          |            |            |
| Tools       Image: Second Secon  | WFP  | Correspondence             |                           |                |                |         |              | de Ad           | d / Edit | View       | Audit      |
| tup  tup  tup  tode  Description  Print_Schedule  Level  Group  Company  Branch  TEST2  TEST2  TEST2  TEST2  ORLINE  ACCOUNT  System  Correspondence  Correspo   | Tools  |                            | Freeze Detach & W         | rap (d)        |                |         |              |                 | - P 8    |            | the report |
| etup  Administration  Administration  Administration  System  ystem  System System  System  System  System  System  System  System  System  System System  System System  System  System System  System System   | etup   |                            |                           |                | Print Schedule | Level   | Group        |                 | Company  | Branc      | h          |
| A doministration<br>A doministra | Setup  |                            |                           |                |                | 1       |              |                 |          |            |            |
| System Ramater<br>Lockups<br>User Defined Tables<br>Audt Tables<br>User Defined Tables<br>Data Files<br>Deta Files<br>Batch Jobs<br>Froducer Cycles<br>Vendors<br>Collection Cycles<br>Reports<br>Translations<br>Translations<br>Corpanies  | Administration   |                            |                           |                |                |         |              |                 |          |            |            |
| System Parameter<br>Lockups<br>User Defined Tables<br>User Defined Default<br>Transaction Codes<br>Beta Files<br>Bedape<br>Securitization<br>Events<br>Bach Jobs<br>Produce Cycles<br>Vendors<br>Callection Cycles<br>Reports<br>Transaction State<br>Bach Shedule<br>Transaction Cycles<br>Callection Cycles<br>Berorts<br>Callection Cycles<br>Transactions<br>Transactions<br>Transactions<br>Corpanies   | ⊿ System   |                            | TEST3                     |                | ONLINE         | ACCOUNT | 01 CUSTO     | MER SERVICE SET | ALL      | ALL        | >          |
| User Defined Tables         Audt Tables         User Defined Definit:         Transaction Codes         Deta.pie         Securitization         Events         Batch Jobs         Producer Cycles         Verdors         Collection Cycles         Verdors         Collection Cycles         Verdors         Collection Cycles         Verdors         Oldentions         Transaction Cycles         Verdors         Obstrinets         Reports         Enror Messages         Transaction Company All         Verdors         Obstrinets         Reports         Documents         Protext and bab         Transaction Cycles         Verdors         Openication         Openication         Openication         Companies  |  |                            |                           |                |                |         |              | _               |          |            |            |
| Aust Trables User Defox Befault Transaction Codes Data Files Deckpes Securitization Events Reaction Cycles Reports Company ALL Company Company AL Company Company AL Company Company AL Company Company AL Company   |  | Correspondence             |                           |                |                |         |              |                 |          |            |            |
| tuere Defined Default Transation Codes Data Files Data  |  | correspondence             |                           |                |                | (SE)    | 1            |                 |          |            | 0          |
| Translations Tran  |  |                            |                           |                |                |         | Save and Add | Save and Stay   | C Save   | and Keturn | Ca Return  |
| Deta Files <sup>™</sup> Description <sup>™</sup>   |  | * Cada                     |                           |                | ACCOUNT        |         |              | a Descal        | A11      |            |            |
| Securitization * Print Schedule * Company ALL * * Enabled _<br>Events Batch Jobs Producer Cycles Vendors Collection Cycles Translations Verw v Format Preceder Detach & Wrap  Companies Verw v Format Reports Reports Reports Verw v Format Reports Reports Reports Verw v Format Reports Reports Verw v Format Verw v   | Data Files   |                            |                           |                |                |         |              |                 |          |            |            |
| Events Bath. bok Yendure Oyles Vendor Collection Cyles Vendor Collection Cyles Vendor Collection Cyles Vendor Companies Vendor Vendor Companies Vendor Ve  |  |                            |                           |                | Group          |         | ~            | * Product       | ALL      |            | ~          |
| Bach Jobs<br>Producer Cycles<br>Vendore<br>Collection Cycles<br>Error Messages<br>Translation<br>User<br>Organization<br>Companize   |  | * Print Schedule           | ~                         | ] * Co         | mpany ALL      |         | ~            | * Enabled       |          |            |            |
| Produce Cycles<br>Vendoré<br>Collection Cycles<br>Reports<br>Error Micsages<br>Trandations<br>Biber<br>Organization<br>Companization   |  |                            |                           |                |                |         |              |                 |          |            |            |
| Vendore<br>Collection Cycles<br>Reports<br>Error Messages<br>Trandations<br>View ← Format ← Ip<br>Documents<br>Trandations<br>View ← Format ← Ip<br>Trandations<br>No data to display.<br>✓ User<br>Crganization<br>Companies  |  | Documents Functions        |                           |                |                |         |              |                 |          |            |            |
| Collection Cycles Reports Reports Documents View - Format -  Documents Companies  |  |                            |                           |                |                |         |              |                 |          |            |            |
| Error Messages Documents Recipient Include Include Include Include Companies   |  |                            |                           |                |                |         |              | 네는 Add          | Edit     | View       | Audit 🛇    |
| Translations No data to display.<br><sup>I</sup> Uter<br>Organization<br>Companies   | Reports  | View 🗸 Format 🗸 📑          | Freeze 🚮 Detach 🥥         | Wrap 🚱         |                |         |              |                 |          |            |            |
| I User<br>Organization<br>Companies  | Error Messages   | Documents                  | Recipient                 |                |                |         |              |                 | Inclu    | de         |            |
| Organization<br>Companies  |  | No data to display.        |                           |                |                |         |              |                 |          |            |            |
| Companies  |  |                            |                           |                |                |         |              |                 |          |            |            |
|  |  |                            |                           |                |                |         |              |                 |          |            |            |
|  |  |                            |                           |                |                |         |              |                 |          |            |            |
|  |  |                            |                           |                |                |         |              |                 |          |            |            |
| Users  |  |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau  |  |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Correspondence  |  |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Consepondence<br>General Ledger   | General Ledger   |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Consepondence<br>General Ledger<br>Queues   | General Ledger<br>Queues   |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Consepondence<br>General Ledger   | General Ledger<br>Queues<br>Printers   |                            |                           |                |                |         |              |                 |          |            |            |
| Ordel Bursau<br>Correspondence<br>General Ledger<br>Queues<br>Printers   | General Ledger<br>Queues<br>Printers<br>Bank Details   |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details  | General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details                                  |                            |                           |                |                |         |              |                 |          |            |            |
| Ordit Rumau<br>Conspondence<br>General Ludger<br>Queues<br>Printers<br>Bank Details  | General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees               |                            |                           |                |                |         |              |                 |          |            |            |
| Credit Bureau<br>Consepondence<br>General Ldoger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees   | General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies |                            |                           |                |                |         |              |                 |          |            |            |
| Orde Bursau<br>Conspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Details<br>Orek: Details<br>Standard Payees<br>Currencies<br>Zip Codes   | General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies |                            |                           |                |                |         |              |                 |          |            |            |

Figure 3-32 Correspondence

A brief description of the fields is given below:

# Table 3-46Set up a correspondence set

| Field          | Do this  |
|----------------|--|
| Code           | Specify the correspondence code.                                       |
| Description    | Specify the correspondence description (required).                     |
| Print Schedule | Select the correspondence output schedule type from the dropdown list. |
| Level          | Select the correspondence level type from the drop-down list.          |
| Group          | Select correspondence group from the drop-<br>down list.               |
| Company        | Select the correspondence company from the drop-down list.             |
| Branch         | Select the correspondence branch from the drop-<br>down list.          |
| Product        | Select the correspondence product from the drop-down list.             |
| Enabled        | Check this box to enable the correspondence.                           |



- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence > Documents.
- 5. In the **Documents** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 3-47 Documents

| Field      | Do this  |
|------------|--|
| Document   | Select the correspondence document from the drop-down list.        |
| Recipients | Select the recipients for the document from the<br>drop-down list. |
| Enabled    | Check this box to enable the recipient selected.                   |

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Setup > Setup > Correspondence > Line of credit > Correspondence > Functions.
- 8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 3-48 Functions

| Field         | Do this   |
|---------------|---|
| Function      | Select the correspondence functions from the drop-down list.                |
| Execute When? | Select when to execute the correspondence function from the drop-down list. |

9. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.2 Creating Correspondence

- To create a correspondence add a record in the document definition block. For example: SAMPLE\_LOAN\_APP
- 2. In the **Document Elements** section, add the elements required in the correspondence.
- 3. Click on **Gen.Data File** to generate PDF file of the report.



| 4 🔁 🔐 4 🖺 🖶 🖂 💿 🖲 1 / 1 💿 🕀 139% 🗸 🔚 🔛 🤗 🕼 🗾  | Tools Sign Comm |
|---|-----------------|
| CORRECE<br>Function of the state |                 |

Figure 3-33 To generate PDF file of the report

- Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. For Example: SAMPLE\_LOAN\_APP.xml.
- 5. Open MS Word.



- 6. In BI Publisher Tab in MS Word, click on **Sample XML** and import the saved xml file. For Example: SAMPLE\_LOAN\_APP.xml.
- 7. Create the template by inserting required elements tag.



| Home Insert          | Page Layout References Mailings Review Vie              |                       | atibility Mode) - Microsoft Word   |
|----------------------|---|-----------------------|--|
| Cut                  |   | <u>;</u> -;;;;;;;2↓ ¶ | That been habben habben habben habben and habben and habben habbe |
| ste 🛷 Format Painter | B I ∐ - abe x, x' Aa- <sup>8</sup> 2 - <u>A</u> - ≡ ≡ ≡ |                       | I Normal I No Spaci Heading 1 Heading 2 Title Subtitle 🐷 Change Styles - 🔓 Select -  |
| Clipboard 📭          |   |                       | Styles Editing   |
|                      | 2   |                       | 1 · · · 4 · · · 1 · · · 5 · · · 1 · · · 6 · · · 1 · · · 7 · · · / . · .  |
|                      |   |                       |  |
|                      | APPLICATION FOR PURCHA                                  | SE OF ASSET           | Financial Services Lending and Leasing   |
|                      | LOAN  | APPLICATION           | BANK<br>FOR PURCHASE OF ASSET  |
|                      | Requested Loan Amount                                   | :                     | APP REQ ADV AMT 100  |
|                      | Dealer  |                       | APP PRO NAME   |
|                      |   |                       |  |
|                      | Approx Value of Asset                                   |                       | APP_APPROX_CASH_PRC_111  |
|                      | Description of Asset                                    | :                     | ASE_APP_DESC_100   |
|                      | Name of Applicant                                       | :                     | PRIM_APL_NAME  |
|                      | Date of Birth   | :                     | PRIM_APL_BIRTH_DT  |
|                      | SSN   | :                     | PRIM_APL_SSN   |
|                      | Name & Address of Employer                              |                       | APE_NAME   |
|                      |   |                       | APE_ADDRESS1   |
|                      |   |                       | APE_ADDRESS2   |
|                      |   |                       | APE_ADDRESS3   |
|                      | Employer Phone  | 1                     | APE_PHONE  |
|                      | Monthly Salary (Gross)                                  |                       | APE_ACTUAL_MTHLY_AMT   |
|                      | Number of dependants                                    | :                     | APL_NO_OF_DEPENDENTS   |
|                      | Residence Address                                       |                       | APA_ADDRESS1   |
|                      |   |                       | APA_ADDRESS2   |
|                      |   |                       | APA_ADDRESS3   |
|                      | Address Phone   | ÷.                    | APA_PHONE  |
|                      | E-mail  | :                     | APL_EMAIL_ADDRESS1   |
|                      |   |                       |  |

Figure 3-34 Creating Template

8. The template created in MS Word should be saved with .rtf extension. For Example: SAMPLE LOAN APP.rtf

# Note:

The .xml and .rtf file should be saved with the same name as entered in the Code column of Document Definition section.

- 9. Upload the rtf template in the BIP and create the data model with SQL query as select CDO XML DOCUMENT from correspondence docs where cdo id = :docId.
- After the data model creation, launch the correspondence screen and click Correspondence tab.
- **11.** You can setup a correspondence with the created doc.

# 3.6.3 Generating Correspondence

- 1. To generate a correspondence open the application for which the correspondence should be generated.
- 2. Click Correspondence tab. In the Correspondence section, click on Add.
- Select the created Correspondence. Click Save and Add to save and add a new record. Click Save and Return to save and return to main screen. Click Return to return to main screen without modifications.



| DashBoard   | 0 | Prigination ×   |   |  |                         |                   |                            |                             |             |                                     |              |                                  |                            |
|---|---|---|---|--|-------------------------|-------------------|----------------------------|-----------------------------|-------------|-------------------------------------|--------------|----------------------------------|----------------------------|
| Origination   | 5 | Search/Task Under   | writing: 00000010   | 50 Review Reque                                    | ests (Pending: 0)       |                   |                            |                             |             |                                     |              |                                  |                            |
| <ul> <li>Origination<br/>Sales Lead</li> <li>Simple Application Entry<br/>Application Entry<br/>Underwriting</li> </ul> |   | Application: 00<br>View + Format +  |   |  | ER / TODD               | Origination Stage | Producer Name              | Prc<br>Co Existing Customer | Duplicate   | Contact                             | Sales Agent  | it View                          | Audit Pr                   |
| Funding<br>Application Retrieval  |   | 04/06/2015  | 0000001050  | UNDEFINED  | NEW - REVIEW REQUIRE    | Code              | PR-00002 : PORSCHE INDU.   | Nu                          | Application | Contact                             | DEMOSALES    | USHO                             | LO                         |
| Scenzio Analysis<br>Application Documents<br>Image Maintenance<br>Reports<br>Producers<br>Vendors                       |   |   |   |  |                         |                   |                            |                             |             |                                     |              |                                  |                            |
| Producers   | • | Correspondence<br>Corresponde<br>View • Forma   | e Letters<br>ence<br>at • B In Fr<br>ID Corresponder<br>0<br>4001 SAMPLE LOAN     | reeze 📑 Detach<br>nce                              | Bureau Collateral Comme | ents Tracking Doc | ument Verification Corre   | spondence Tools             |             |                                     | dd dd        | Date<br>02/09/2011<br>12/23/2011 | 6                          |
| Producers   |   | Correspondence  | e Letters<br>ence<br>at - D Fr<br>ID Corresponder<br>- 4001 SAMPLE LOAM<br>ence   | reeze 📑 Detach<br>nce                              | фШ Wrap 🛛 👸             | ents Tracking Doc | ument Verification Correct | apondence Tools             |             | Add Save and Str<br>Date 02/09/2016 |              | Date<br>02/09/201<br>12/23/201   | 6<br>5                     |
| Producers   |   | Correspondence<br>Corresponde<br>View + Forma<br>Corresponde                              | e Letters<br>ence<br>at - Pr<br>ID Corresponder<br>4001 SAMPLE LOAM               | reeze Detach<br>nce<br>N APPLICATION<br>* Correspo | фШ Wrap 🛛 👸             |                   | ument Verification Correc  | spondence Tools             |             |                                     |              | Date<br>02/09/201<br>12/23/201   | 6<br>5                     |
| Produces<br>Vendors   |   | Correspondence<br>Corresponde<br>View + Forma<br>Corresponde<br>Documents<br>View + Forma | e Letters ence at - D Corresponder 0 SAMPLE LOAN ence at - D Fin ment Id Document | reeze Detach<br>nce<br>N APPLICATION<br>* Correspo | ् वृत्री Wrep 🛛 👰       |                   | ument Verification Corre   |                             |             |                                     | sy 📄 Save ar | Date<br>02/09/201<br>12/23/201   | 6<br>5<br>9 <u>B</u> eturn |

## Figure 3-35 Correspondence

4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

| LOAN A                     | PPLICATIO | BANK<br>N FOR PURCHASE OF ASSET |
|----------------------------|-----------|---------------------------------|
| Requested Loan Amount      | :         | 20000.00                        |
| Dealer                     | :         |                                 |
| Approx Value of Asset      | :         | .00                             |
| Description of Asset       | :         | 2005 TOYOTA CAMRY               |
| Name of Applicant          | :         | ANDREW WATT                     |
| Date of Birth              | :         | 07/15/1975                      |
| SSN                        | :         | XXXXX2147                       |
| Name & Address of Employer | :         |                                 |
|                            |           | 58, EAST 19TH STREET            |
|                            |           | HOLTSVILLE NY 00544             |
| Employer Phone             | :         | 0                               |
| Monthly Salary (Gross)     | ;         | 552230.00                       |
| Number of dependants       | :         | 0                               |
| Residence Address          | 1         | 34, WEST 69TH ST N BCH N        |
|                            |           | NEW YORK MA 01730 US            |
| Address Phone              | :         | 0                               |
| E-mail                     | :         | ANDREW.WATT@XYZ.COM             |

#### Figure 3-36 Generated Correspondence

# 3.7 Queues

When processing an application, various users might work on the application to complete different tasks. A data entry person might complete the Application Entry screen before an underwriter works on the application using the Applications screen. Later, another user might use the Applications screen to fund the application.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work section of accounts waiting for a

particular and common task to be performed, such as application entry or verification. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that all applications are in the queues of the appropriate users at all times.

Any time an application's status is changed, the system checks whether the application is in the right queue.

The system will sort queues based on an application's status and sub status.

- Origination Tab
- User Groups Tab

# 3.7.1 Origination Tab

The Origination screen on the Queue Setup form allows you to set up queues that direct applications to users during the line of credit origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the system moves the application to a queue based on the information on this screen.

You can define the line of credit origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With line of credit origination queues set up, the applications in your work queue automatically appear on the Results screen when you open the Underwriting or Funding screen. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

On the **Setup > Setup > Queues** screen, you can determine the direction of the applications to users who process then. Whenever there is a change in the status or sub status of the application, the system places the application in a appropriate queue based on the information available in this screen.

Applications are further filtered based on the following criteria:

- Selection Criteria
- Sort Order
- Responsibilities and Users
- Data Node Assignments



Group Assignment

### To setup Origination Queues

You can either define new Queue Definition details or specify a new name in the **New Queue** field and click **Create Copy** to create a copy of selected queue definition with header and child tab details (except Group Assignment tab).

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Queues > Origination.
- 2. In the **Origination Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

| Queues ×  |  |                               |                  |              |                | 2    |
|---|--|-------------------------------|------------------|--------------|----------------|------|
| Origination Criteria                                      | Based Condition Customer Service Call Action Results | Activity Tracking User Groups |                  |              |                |      |
| Queue Definition  | n  |                               |                  | 🕂 Add 🥖 Edit | View VAL       | Idit |
| View - Format -   | Freeze Detach & Wrap                                 | ew Queue                      | Create Copy      |              |                | -    |
| Oueue Name  | Oueue Desc Oven                                      | ride Responsibility           | Priority Company | Branch       | Enabled        |      |
| DATA_ENTRY_QUE  | JE DATA ENTRY APPLICATIONS O NO R                    | RESPONSIBILITY                | 1 ALL            | ALL          | Y              |      |
| TST NEW APP QU  |  | RESPONSIBILITY                | 1 ALL            | ALL          | N              | 10   |
| TESTABHI231   | DATA ENTRY APPLICATIONS Q NO R                       | RESPONSIBILITY                | 1 ALL            | ALL          | N              |      |
| TEST011   | DATA ENTRY APPLICATIONS Q NO R                       | RESPONSIBILITY                | 1 ALL            | ALL          | N              |      |
| NEW_APP_QUEUE   | NEW APPLICATIONS QUEUE NO R                          | RESPONSIBILITY                | 1 ALL            | ALL          | Y              |      |
| NEW APP_MAC   | NEW APPLICATIONS QUEUE NO R                          | RESPONSIBILITY                | 1 ALL            | ALL          | N              |      |
| APPROVED_APP_Q  | JEUE APPROVED / CONDITIONED AP NO R                  | RESPONSIBILITY                | 2 ALL            | ALL          | Y              |      |
| REJECTED_QUEUE  | REJECTED APPLICATIONS QUE. NO R                      | RESPONSIBILITY                | 3 ALL            | ALL          | Y              | *    |
| Selection Criteria<br>Application Statu<br>Application St |  | Group Assignment              |                  | Add 🖉 Edit   | View 🖌 🖌 Audit |      |
| View - Format   |  | 1                             |                  | - You & Four | - Jucit        |      |
| Status  | Sub Status   |                               |                  |              | Enabled        |      |
| NEW   | BACK TO DEALER                                       |                               |                  |              | Y              |      |
| NEW   | ENTRY COMPLETE                                       |                               |                  |              | Y              |      |
| NEW   | PREQUALIFY   |                               |                  |              | Y              |      |
| NEW   | PREQUALIFY APPROVED                                  |                               |                  |              | Y              |      |
| NEW   | PRESCREEN  |                               |                  |              | Y              |      |
|   |  |                               |                  |              | Y              |      |
| NEW   | PRESCREEN APPROVED<br>BLANK                          |                               |                  |              | Y              |      |

### Figure 3-37 Origination Definition

A brief description of the fields is given below:

# Table 3-49 Origination Definition

| Field                   | Do this   |
|-------------------------|---|
| Queue Name              | Specify queue name.   |
| Queue Description       | Specify queue description.  |
|                         | <b>Note</b> : The system uses this entry when referring to the queue on other forms.  |
| Override Responsibility | Select an override responsibility code from the drop-down list.   |
|                         | The system uses this data to determine the User<br>who holds the override responsibility for the<br>specified queue, if an application triggers an<br><b>override</b> edit. |



| priority number.   |
|--|
|  |
| sorts applications by the higher<br>example, an application with a<br>s considered to have a higher priority<br>with a priority # 3. |
| ompany from the drop-down list.  |
| ranch drop-down list.  |
|  |
| -  |

 Table 3-49 (Cont.) Origination Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Selection Criteria
- Sort
- Responsibilities and Users
- Data Node Assignments
- Group Assignment

# 3.7.1.1 Selection Criteria

Here, you can further filter the applications in a particular queue. This criteria is generally used by organizations to categories and allocate large number of applications to different queues.

## Note:

If you want to execute search on like operators, then use %.

#### To setup Selection Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Application Status.
- 2. In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 3-50 Setup Selection Criteria

| Field      | Do this  |
|------------|--|
| Status     | Select application status from drop-down list.         |
| Sub Status | Select application sub status drop-down list.          |
| Enabled    | Select the check box to enable the application status. |

4. Perform any of the Basic Actions mentioned in Navigation chapter.



# Note:

All is the default value for each field.

- Click Setup > Setup > Queues > Origination > Selection Criteria > Selection Criteria. In the Selection Criteria section, use the fields to define the credit application that should be considered for the queue.
- 6. To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field          | Do this  |
|----------------|--|
| Product Type   | Select the product type as line of credit from the drop-down list. |
| Funding Type   | Select funding type from the drop-down list.                       |
| Product        | Select product from the drop-down list.                            |
| State          | Select state from the drop-down list.                              |
| Channel        | Select channel from the drop-down list                             |
| Underwriter    | Select underwriter from the drop-down list.                        |
| Producer Type  | Select producer type from the drop-down list.                      |
| Producer Group | Select producer Group from the drop-down list                      |
| Producer       | Select producer from the drop-down list.                           |
| Region         | Select region of the producer from the drop-down list.             |
| Territory      | Select territory of the producer from the drop-<br>down list.      |
| Sales Agent    | Select sales agent for the producer from the drop-down list.       |
| Funder         | Select funder for the producer from the drop-<br>down list.        |

## Table 3-51 Selection Criteria

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.2 Sort

In the Sort sub tab of Queue Definition, the new applications which are in origination queue are displayed here based on sort criteria defined. In case of any overrides, applications would be sorted automatically without the need of a setup definition. However, there is no impact if sort is not defined for a queue.

### To setup Sort Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Sort.
- 2. In the **Sort** section, use the Seq, Sort field, and Order to rearrange the queue.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field      | Do this   |
|------------|---|
| Seq        | Specify the sequence number representing the sorting priority.                          |
| Sort Field | Select the sort criteria from the list of parameters<br>available in the dropdown list. |
| Order      | Select either <b>ascending</b> or <b>descending</b> as the sort order.                  |

# Table 3-52 Setup Sort Criteria

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.3 Responsibilities and Users

- 1. Click Setup > Setup > Queues > Origination > Responsibilities and Users.
- 2. In the **Responsibilities** section, use the **Responsibilities** field to define the responsibilities roles which are authorized to work on the queues.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

# Table 3-53 Responsibilities and Users

| Field          | Do this  |
|----------------|--|
| Responsibility | Select the responsibility from the drop-down list. |
| Enabled        | Check this box to enable the responsibility.       |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.
- 6. To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-54 Users

| Field   | Do this                              |
|---------|--------------------------------------|
| User    | Select user from the drop-down list. |
| Enabled | Check this box to enable.            |

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.4 Data Node Assignments

Data node Assignments provides user with the flexibility to view the tabs in origination. User will have option to enable disable Tabs. All the enabled tabs will be displayed when application is in that particular queue. Disabled tabs for the tabs will not be shown when applications is in respective queue.

For example: Application entry Queue

If summary tab to be disabled, the search for the ULN Summary tab and Disable. IN application Entry summary will not be shown.



- Click Setup > Setup > Queues > Origination > Node Assignments. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
- In the Node Assignments section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 3-55 Node Assignments

| Do this                                  |
|--|
| Select the node from the drop-down list. |
| Check this box to enable the record.     |
| -  |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click Load Queue Nodes to display the respective UI nodes in the origination module.

# 3.7.1.5 Group Assignment

The Group Assignment sub tab allows you to add user groups to Origination Queue.

# Note:

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

### To add User Group to Group Assignment

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > Origination > Group Assignment.
- In the User Group section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-56 User Group

| Field      | Do this  |
|------------|--|
| Group Name | Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system. |
| Enabled    | Check this box to enable the user group.   |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.2 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.

#### Figure 3-38 User Groups

|                        | Queues x   | ×                           |
|------------------------|--|-----------------------------|
| DashBoard              |  |                             |
| > Origination          | Origination Customer Service Call Action Results User Groups |                             |
| Servicing              |  |                             |
| Collections            | User Group Definition  | 👍 Add 🥒 Edit 📃 Yew 🛷 Audit  |
| > WFP                  | View 🔻 Format 👻 🔛 Freeze 🔛 Detach 🖉 Wrap 🚱                   |                             |
| Tools                  | Name Description   | Responsibility              |
| etup                   | GROUP1 GROUP1<br>UW GROUP1 UW GROUP1                         | SUPERUSER  UNDERWRITER      |
| Setup                  | CS_GROUP1 CS_GROUP1  | CUSTOMER SERVI              |
| Administration         | CS_GROUP2 CS_GROUP2  | CUSTOMER SERVI              |
| > System               | CS_GROUP3 CS_GROUP3  | CUSTOMER SERVI -            |
| 4 User                 |  | •                           |
| Organization           |  |                             |
| Companies              | User   |                             |
| Access                 |  |                             |
| Users<br>Credit Bureau | Users  | 👍 Add 🥒 Edit 📃 View 🛷 Audit |
| Correspondence         | View 🔻 Format 💌 🔐 🎹 Freeze 🚮 Detach 🖉 Wrap 🚱                 |                             |
| General Ledger         | Name   | Enabled                     |
| Queues                 | ANAND SHEKAR   | Y                           |
| Printers               | AMIT DE  | Y                           |
| Bank Details           | PRITAM JENA  | Y                           |

## To define a User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > User Groups.
- 2. In the User Groups section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field          | Do this   |
|----------------|---|
| Name           | Specify user group name.  |
| Description    | Specify an appropriate user group description.<br>The same is used while referring this User Group<br>on other screens.   |
| Responsibility | Select the responsibility of the user group from<br>the drop-down list. You can later add only those<br><b>Users</b> who have the selected responsibility into<br>the user group. |
| Enabled        | Check this box to enable the user group.  |

#### Table 3-57 User Groups

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### To add Users to User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > User Groups.
- 2. In the User Groups section, select the required User Group.
- 3. In the Users section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:



| Field   | Do this  |
|---------|--|
| Name    | Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group. |
| Enabled | Check this box to enable the user.   |

Table 3-58 Users

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.8 Printers

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

### **Special printer names**

The following printer names are predefined and have specific functions within the system:

| Name      | Description   |
|-----------|---|
| UNDEFINED | Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.   |
| ARCHIVE   | Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.  |
| EMAIL     | For Line of Credit origination correspondences that<br>can be faxed, the system e-mails the document as<br>a PDF attachment to the consumer for direct Line<br>of Credit or to the producer in the case of in-direct<br>Line of Credit. |
| FAX       | For Line of Credit origination correspondences that<br>can be faxed, the system generates a PDF<br>document and will send to the fax server defined in<br>System Parameters.  |

#### Table 3-59 Printer names

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER NAME1> + <PRINTER NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:



# Table 3-60 Additional printers

| Name                  | Description   |
|-----------------------|---|
| JET4050+ARCHIVE       | Prints the document with the jet4050 printer and archives the document. |
| FAX+ARCHIVE           | Faxes and archives the document.  |
| EMAIL+ARCHIVE+JET4050 | E-mails, archives, and prints the document with the jet4050 printer.    |

## To set up the Printers

- 1. Click Setup > Setup > Administration > User > Printers. The system displays the Printers screen.
- 2. In the **Printers** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Origination     Prince Definition     Image: Collections     Prince Definition     Image: Collections     Image: Collections <th>Servicing View + Format - Printer Name Collections WreP Tools Setup /th> <th>1</th>   | Servicing View + Format - Printer Name Collections WreP Tools Setup  | 1                    |
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| WFP     Printer Name     Description     Organization     Unknown     Default     Bendled       Tools     UNDEFINED     UNDEFINED     UNDEFINED     N     N     N       UurdeFinet     All     All     N     Y       erral     Envirol     OPC     All     All     N     Y       erral     Envirol     France     France     All     All     N     Y       errol     System     France     France     *     Decore     All     N     N       Transchore     *     Printer Name     *     Decore     Seve and Set     *     Seve and Set     *       Transchore     *     *     *     Decore     N     N     *       Decore     Seve and Set     *     *     Organization     *     *       Transchore     *     *     Organization     *     * </td <td>WFP     Description     Organization     Description     Description     Description       Tools     UNDEFINED     UNDEFINED     MM       Utp     Main     ALL     ALL     ALL     N       Stap     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System Reamet     Printer Name     Printer Name</td> <td></td>   | WFP     Description     Organization     Description     Description     Description       Tools     UNDEFINED     UNDEFINED     MM       Utp     Main     ALL     ALL     ALL     N       Stap     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System     Printer Name     PROC     ALL     ALL     N       I doministration     System Reamet     Printer Name  |                      |
| Tools       UNDEFINED       UNDEFINED       NCC       ALL       ALL       N       Y         tup       Additional       Additional       Additional       Additional       Additional       Additional       Additional       Additional       Y       Y         # System       Paramete       Lookupe       FMAIL       ALL       ALL       N       Y         Lookupe       Finiter Definition       Y       Y       Y       Y       Y         Printer Pefinition       Finiter Name       Y       Y       Y       Y       Y         Transaction Code       *       Printer Name       *       Definite       *       Definite       *       Enveload       *       *       Enveload       *       Enveload       *       Enveload       *       Enveload       *       *       Enveload       *       *       *       *       * <td>Tools       UNDEFINED       UNDEFINED       ALL       ALL       N         tup       Andministration       Applying       ENAIL       DNC       ALL       ALL       N         al doministration       System       Fix       DMC       ALL       ALL       N         signed       Fix       DMC       ALL       ALL       N         system       Fix       DMC       ALL       ALL       N         Detaplies       Securitation       **Department       ALL       Y       *Enabled         System       Collection Cycles       Fix       Fix       DMC       Fix       Fix         User       Corpanization       **Default       Y       *       Fix<td></td></td>   | Tools       UNDEFINED       UNDEFINED       ALL       ALL       N         tup       Andministration       Applying       ENAIL       DNC       ALL       ALL       N         al doministration       System       Fix       DMC       ALL       ALL       N         signed       Fix       DMC       ALL       ALL       N         system       Fix       DMC       ALL       ALL       N         Detaplies       Securitation       **Department       ALL       Y       *Enabled         System       Collection Cycles       Fix       Fix       DMC       Fix       Fix         User       Corpanization       **Default       Y       *       Fix <td></td>   |                      |
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| Vendors<br>Calettion Cycles<br>Reports<br>Error Messages<br>Translation<br>Granitation<br>Companies<br>Access<br>Uses<br>Uses<br>Coneb foursau<br>Correspondence<br>General Lodger<br>Queuts<br>Privers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies  | Verdors<br>Calletton (Vydea<br>Paports<br>Error Messages<br>Translations<br>I User<br>Organization<br>Companies<br>Users<br>Users<br>Users<br>Credit Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Philters<br>Bark Details  |                      |
| Calletion Cycles Reports Error Messages Tradadone User User Granalation Companies Acces User Oral: Burnau Conspondence General Ledger Queues Printers Bark/ Defails Orbe: Rotalis Standard Payees Qurencies Zip Codes  | Collection Cycles<br>Reports<br>Error Missages<br>Translations<br>d User<br>Companies<br>Access<br>Users<br>Const Euronu<br>Consendere<br>General Ledger<br>Queues<br>Printers<br>Bark Details   |                      |
| Calletion Cycles Reports Error Messages Tradadone User User Granalation Companies Acces User Oral: Burnau Conspondence General Ledger Queues Printers Bark/ Defails Orbe: Rotalis Standard Payees Qurencies Zip Codes  | Collection Cycles<br>Reports<br>Error Missages<br>Translations<br>d User<br>Companies<br>Access<br>Users<br>Const Euronu<br>Consendere<br>General Ledger<br>Queues<br>Printers<br>Bark Details   |                      |
| Reports<br>Error Messages<br>Translations<br>I Users<br>Crganization<br>Companies<br>Access<br>Users<br>Crafte Bureau<br>Correspondence<br>General Lodger<br>Queues<br>Priviers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes   | Reports<br>Error Messages<br>Translations<br>User<br>Organitzation<br>Companies<br>Users<br>Users<br>Users<br>Credit Bureau<br>Comescondence<br>General Légier<br>Queues<br>Phifters<br>Bank Details   |                      |
| Error Messages<br>Translations<br>Viter<br>Organisation<br>Gorpanisa<br>Access<br>Uses<br>Uses<br>Ordit Buratu<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Defails<br>Order Spusse<br>Queues<br>Printers   | Error Messages<br>Translations<br>User<br>Organization<br>Companies<br>Access<br>Uses<br>Uses<br>Oret-Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Details   |                      |
| Tandalations   | Tandations<br>Uter<br>User<br>Companization<br>Companization<br>Companization<br>Compondence<br>Oreit Bureau<br>Conspondence<br>General Léger<br>Queus<br>Bank Details<br>Check Details  |                      |
| I User<br>Grapanias<br>Access<br>Users<br>Great Lodger<br>Queue<br>Printers<br>Bark Details<br>Oreck Details<br>Standard Payees<br>Qurencies<br>Zip Codes  | I User<br>Organiazion<br>Companies<br>Access<br>Users<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Details  |                      |
| Organization<br>Companies<br>Acces<br>Users<br>Oref: Eureau<br>Correspondence<br>General Lodger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes   | Organization<br>Companies<br>Access<br>Users<br>Oreät Bureau<br>Conspondence<br>General Léger<br>Queues<br>Printers<br>Bank Details  |                      |
| Organization<br>Companies<br>Acces<br>Users<br>Users<br>Ores: Bureau<br>Correspondence<br>General Lódger<br>Quoues<br>Printers<br>Bank: Details<br>Check. Details<br>Standard Payees<br>Currencies<br>Zir Dotas  | Organization<br>Companies<br>Access<br>Users<br>Oredit Bureau<br>Conspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details  |                      |
| Companies Access Users Users Users Ordef Burau Conspondence General Ledger Queue Printers Bank Details Ordec Details Ordec Details Currencies Zp Codes   | Companies<br>Access<br>Users<br>Craft Bureau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details  |                      |
| Access<br>Users<br>Ored? Bureau<br>Correspondence<br>General (Lóger<br>Queues<br>Printers<br>Bank Details<br>Sandard Payees<br>Currencies<br>Zip Codes   | Accèse<br>Uters<br>Ordel Burnau<br>Consepondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details   |                      |
| Uses<br>Credit Ruman<br>Consignofence<br>General Ledger<br>Quass<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes  | Users<br>Crofts Bursau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details  |                      |
| Ordit Bursau<br>Correspondence<br>General Ledger<br>Queues<br>Printers<br>Bark Details<br>Orek: Details<br>Standard Payees<br>Currencies<br>Zip Cottes   | Ordit Rumau<br>Conspondence<br>General Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details   |                      |
| Conspondence<br>General Ledger<br>Questis<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes   | Correspondence<br>Genral Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details   |                      |
| Conspondence<br>General Ledger<br>Questis<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes   | Correspondence<br>Genral Ledger<br>Queues<br>Printers<br>Bank Details<br>Check Details   |                      |
| General Lødger<br>Queues<br>Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies   | Greenal Ledger<br>Quausa<br>Printers<br>Bank Defails<br>Check Details  |                      |
| Queues<br>Printers<br>Bank Detalis<br>Check Detalis<br>Standard Payees<br>Currencies<br>Zip Codes  | Queues<br>Printers<br>Bank Details<br>Check Details  |                      |
| Printers<br>Bank Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes  | Printers<br>Bank Details<br>Check Details  |                      |
| Bark Details<br>Check Details<br>Standard Payees<br>Currencies<br>Zip Codes  | Bank Details<br>Check Details  |                      |
| Check Details<br>Standard Payees<br>Currencies<br>Zip Codes  | Check Details  |                      |
| Standard Payees<br>Currencies<br>Zip Codes   |  |                      |
| Standard Payees<br>Currencies<br>Zip Codes   |  |                      |
| Currencies<br>Zip Codes  | Junioral Contraction of Contraction  |                      |
| Zip Codes  | Overaging  |                      |
|  |  |                      |
|  |  |                      |

## Figure 3-39 Printers

A brief description of the fields is given below:

| Field        | Do this   |
|--------------|---|
| Printer Name | Specify the printer name. The name of the printer<br>as defined by the server. For a UNIX server, the<br>name might be JET4050, while to access the<br>same printer from a Windows server the name<br>would be: \\servername\jet4050. |
| Description  | Specify the description for the printer.  |
| Organization | Select the organization to which the printer belongs, from the dropdown list.   |
| Division     | Select the division to which the printer belongs,<br>from the drop-down list. The division will be<br>displayed based on the organization selected.   |
| Department   | Select the department to which the printer<br>belongs, from the drop-down list. The<br>department will be displayed based on the<br>division selected.  |
|              | <b>IMPORTANT</b> : When you select a printer to use,<br>the system searches for a best match using the<br>following attributes:   |
|              | 1. Organization   |
|              | 2. Division   |
|              | 3. Department   |
|              | Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.   |
|              | It is also recommended that, you define a default printer for an Organization, Division and Department.   |
| Default      | Check this box to set the printer as a default printer.   |
| Enabled      | Check this box to enable the printer and that the printer is active.  |
|              | Note: Never disable the UNDEFINED printer   |

#### Table 3-61 Printers

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.9 Intelligent Segmentation

OFSLL is equipped to leverage the Machine Learning (ML) feature of Oracle Database to suggest and create Customer Servicing Queues by analysing the current system data. Using this functionality, system automatically identifies the possible Queue/Segmentation for Account data using the Machine Learning Algorithm thereby creating an Intelligent Segmentation.

This helps to automate the manual process of queue creation which is otherwise done by identifying different segments of Accounts and assigning day to day Customer Service Activities. Further queue processing workflow continues as detailed in Queues section.

- Machine Learning for Queue Creation
- Machine Learning Data visualization
- View Machine Learning Generated Queue
- Create ML Based Queue



# 3.9.1 Machine Learning for Queue Creation

The Intelligent Segmentation screen in OFSLL is based on the Oracle JavaScript Extension Toolkit (Oracle JET) framework. This facilitates to identify different clusters of data and create queues.

In order to access the Intelligent Segmentation screen from the User Interface menu link, you need to enable the system parameter FLL\_SET\_JET\_INTELLIGENTSEG\_URL (JET INTELLIGENT SEGMENTATION URL). For more details on installing and deploying this feature in OFSLL, refer to Installation Manual.

Note:

The input data for Machine Learning (ML) data set cluster creation is provided by the Batch Job QMLPRC\_BJ\_100\_03 (ML DATASET CREATION FOR INTELLIGENT SEGMENTA TION) available in batch job set SET-QCS.

In this screen, you do the following:

# Figure 3-40 Intelligent Segmentation - Workflow



- Identify Cluster of Data for a given Account Condition.
- View hierarchy of cluster and list of accounts falling into different levels of cluster.
- Create a queue by selecting Cluster.

# 3.9.2 Machine Learning Data visualization

The data generated by the system is represented in the following view formats.

- Cluster view
- Segment View
- Insights View
- Selection Criteria Attributes



# 3.9.2.1 Cluster view

|          |            |          |            |         |                |       |        |           | × |
|----------|------------|----------|------------|---------|----------------|-------|--------|-----------|---|
| ompany * |            | Branch * |            | Accourt | t Conditions * |       |        |           |   |
| ALL      | •          | ALL      |            | DELIN   | QUENT          | •     | Submit |           |   |
|          |            |          | Clusters   | Segment | Insights       |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          | Cluster-12 |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          | Cluster-5  |          |            |         | Cluste         | er-11 |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          | Cluster-9  |         |                |       |        | Cluster-7 |   |
|          | Cluster-10 |          |            |         | Cluste         |       |        |           |   |
|          |            |          |            |         | Cluste         | r-13  |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |
|          |            |          |            |         |                |       |        |           |   |

# Figure 3-41 Cluster view

# 3.9.2.2 Segment View

| Intelligent Segmentation $\times$ |             |                  |                    |            | Close |
|-----------------------------------|-------------|------------------|--------------------|------------|-------|
| Company *                         | Branch *    | Acc              | count Conditions * |            |       |
| ALL                               | ▼ ALL       | ▼ DE             | ELINQUENT V        | Submit     |       |
|                                   |             | Clusters Segment | Insights           |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    | 7/4 7 4    |       |
|                                   | Cluster-    | 13(31)           | lict∆r.            | _ //1 <1 \ |       |
|                                   | Cluster     | -12(31)          | uster              | -7(131)    | /     |
| Cluster-10(28)                    |             |                  |                    |            |       |
| Clu                               | uster-5(32) | Cluster-9(33     | ) Cluste           | r-11(56)   |       |
|                                   |             |                  | Cluste             | 111(30)    |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |
|                                   |             |                  |                    |            |       |

# Figure 3-42 Segment View



# 3.9.2.3 Insights View

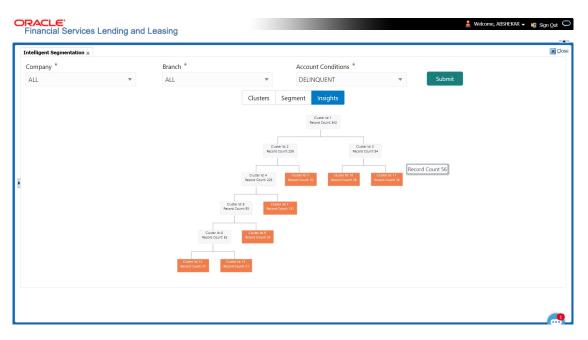


Figure 3-43 Insights View

# 3.9.2.4 Selection Criteria Attributes

Clicking on any of the data segment system displays dynamic record details (Attribute Name and Attribute Value) along with the option to create queue.

| Records of Cluster - 7 Create |                    | × |
|-------------------------------|--------------------|---|
| ATTRIBUTE_NAME                | ATTRIBUTE_VALUE    |   |
| ACC_COLLATERAL_TYPE_CD        | HOME               |   |
| ACC_DLQ_CATEGORY              | 180                |   |
| ACC_DLQ_DAYS                  | 211.857 to 392.714 |   |
| ACC_DUE_TOTAL_AMT             | 0 to 29612.1       |   |
| ACC_OUTSTANDING_TOTAL_AMT     | -10985 to 62604.5  |   |
|                               |                    |   |

Figure 3-44 Selection Criteria Attributes

# 3.9.3 View Machine Learning Generated Queue

# To view ML based queue



1. Click Setup > Setup > Administration > User > Intelligent Segmentation. The following screen is displayed:

| telligent Segmentatio | n× |          |          |      |                    |   |        | X C |
|-----------------------|----|----------|----------|------|--------------------|---|--------|-----|
| Company *             |    | Branch * |          |      | Account Conditions | * |        |     |
| select                | •  | select   |          |      | select             | • | Submit |     |
|                       |    |          | Clusters | Segr | ment Insights      |   |        |     |
|                       |    |          |          |      |                    |   |        |     |
|                       |    |          |          |      |                    |   |        |     |
|                       |    |          |          |      |                    |   |        |     |
|                       |    |          |          |      |                    |   |        |     |
|                       |    |          |          |      |                    |   |        |     |
|                       |    |          |          |      |                    |   |        |     |

## Figure 3-45 View Machine Learning Based Queue

2. Select the following option:

| Field              | Do this   |
|--------------------|---|
| Company            | Select the company from the drop-down list. The<br>list is populated only with those Company<br>Definitions to which you have been provisioned<br>access.   |
| Branch             | Select the branch within the company from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected <b>ALL</b> in the Company field.   |
| Account Conditions | Select the required account conditions. There<br>are various Account Conditions which are either<br>posted <b>automatically</b> by the system (like<br>updating DELQ delinquency condition on<br>account) or <b>manually</b> through a transaction or<br>call activity. |

3. Click **Submit**. System generates different data segments based on above selected combination using a background job process. By default, the data is represented in clusters and can be viewed on other view formats as detailed in Machine Learning Data visualization section.

# 3.9.4 Create ML Based Queue

On generating the data segments in the Intelligent Segmentation screen, you can further drill down to each cluster and view details with different selection criteria. However, the details of each record is based on the data maintained in the system.



|        | Action  |
|--------|---|
| Button | Clicking on this option creates a Queue in OFSLL<br>and the selection criteria of the Queue is populated<br>with the Cluster Attributes. The queue sequence is<br>based on Queue name/Description and is<br>displayed as a confirmation message in the format<br><b>Queue ML </b> < <b>Account Condition &gt; </b> < <b>Date</b><br><b>YYYYMMDD &gt; </b> < <b>Time HHMMSS&gt; created</b><br><b>successfully</b> . |
|        | ✓ Queue Created Successfully ×  |
|        | Queue ML_DELQ_20201209_011239 created successfully  |
|        |   |

Administration > User > Queues screen.

# Table 3-63 Create ML Based Queue

Note that following with ML generated Queues:

- All Queues are created in **Disabled** status with Selection Criteria **Enabled**.
- Priority is defaulted to 0.
- Company/Branch is defaulted to selected combination.
- Hard Assigned/Group Follow-up/Near Real-Time/Dialler actions are marked as disabled.

# 3.10 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

# Note:

This is **behind the scenes** information that the system uses for payments and does not appear on any other forms.

### To set up the Banks

- Click Setup > Setup > Administration > User > Bank Details link. The system displays the Bank Details screen.
- In the Banks Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| Origination<br>Servicing<br>Collections<br>WFP<br>Tools | Bank Definition        |           |               |         |                |            |           |                             |               |                        |                |     |  |
|---|------------------------|-----------|---------------|---------|----------------|------------|-----------|-----------------------------|---------------|------------------------|----------------|-----|--|
| Collections<br>WFP                                      |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Collections<br>WFP                                      | View + Format +        | Servicing |               |         |                |            | de Ado    | 🕂 Add 🥒 Edit 📃 View 🔗 Audit |               |                        |                |     |  |
| WFP   |                        | Free T    |               |         | 62             |            |           |                             |               |                        |                |     |  |
|   | Code                   | Name      | Short Name    | Enabled | Acco           | ount #     | Routing # | BIC                         | IBAN          | Country                | City           |     |  |
|   | FSB                    | US BANK   | FSB           | N       | 2000           | ox8736     | 363763665 |                             |               | UNITED STATE           | 5 MIN          | 1   |  |
| 10015   | JPB                    | JP BANK   | JPB           | Y       |                | x1115      | 831232246 | NOT PROVI                   | DED WEOE      | JAPAN                  | TOF            |     |  |
| stup  | NLB                    | NL BANK   | NLB           | Y       |                | ox8779     | 884447474 |                             | red inede     | NETHERLANDS            | AMS            |     |  |
| Setup   | SAB                    | SA BANK   | SAB           | Y       |                | x6468      | 755665678 |                             |               | SAUDI ARABIA           | JED            |     |  |
| Administration  | <                      |           |               |         |                |            |           |                             |               |                        | >              |     |  |
| ✓ System  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| System Parameter  | Bank Definition        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Lookups   | Dalik Demiliuor        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| User Defined Tables                                     |                        |           |               |         |                |            |           | Save and Add                | Save and Stay | Save and Return        | <⇒ <u>R</u> et | JIT |  |
| Audit Tables  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| User Defined Defaults                                   |                        | * Code    |               |         | * Country      | UNITED STA | ATES      | ~                           | * Phone 1     | (000)-000-0000         |                |     |  |
| Transaction Codes                                       |                        | * Name    |               |         | Address Line 1 |            |           |                             | Extn 1        |                        |                |     |  |
| Data Files  | * Short                | t Name    |               |         | Address Line 2 |            |           |                             | Phone 2       |                        |                |     |  |
| Dedupe  | * Enabled  * Account # |           |               |         | * Zip          |            |           | -                           | Extn 2        |                        |                |     |  |
| Securitization  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Events<br>Batch Jobs                                    |                        |           |               |         | Extn           |            |           |                             | * Fax 1       | * Fax 1 (000)-000-0000 |                |     |  |
| Producer Cycles   | * Roi                  | uting #   |               |         | Creditor Id    |            |           |                             | Fax 2         |                        |                |     |  |
| Vendors   |                        | BIC       |               | ~       | * City         |            |           |                             | * ACH Format  |                        |                | ~   |  |
| Collection Cycles                                       |                        | IBAN      |               |         |                |            |           |                             |               |                        |                |     |  |
| Reports   |                        | 2000      |               |         | * State        |            |           | V                           |               |                        |                |     |  |
| Error Messages  | ACH Lock Box           |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Translations  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| ⊿ User  |                        |           |               |         |                |            |           |                             | 0             |                        |                |     |  |
| Organization  | ACH Definitio          |           |               |         |                |            |           |                             | Spa 4         | 🖉 Edit 🗌 Yiew          | V Audi         | ¢.  |  |
| Companies   | View - Format          | 🕶 📑 🖬 Fr  | eeze 🚮 Detach | لي Wrap | ලිබු           |            |           |                             |               |                        |                |     |  |
| Access  | Company                | Branch    |               |         |                |            |           |                             | AC            | H Identifier Enable    | 3              |     |  |
| Users   | No data to display.    |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Credit Bureau   |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Correspondence  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| General Ledger  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Queues  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Printers  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Bank Details  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Check Details   |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Standard Payees   |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Currencies  |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Zip Codes   |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |
| Products<br>Asset Types                                 |                        |           |               |         |                |            |           |                             |               |                        |                |     |  |

Figure 3-46 Banks Definition

| Field      | Do this   |
|------------|---|
| Code       | Specify the bank code (ID used internally by<br>Oracle Financial Services Lending and Leasing<br>to represent the bank).                              |
| Name       | Specify the name for the bank.  |
| Short Name | Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).                                   |
| Enabled    | Check this box to enable and indicate this as an active bank  |
| Account #  | Specify the account number used for banking transactions with the bank.   |
|            | <b>Note</b> : If the organizational parameter<br>UIX_HIDE_RESTRICTED DATA is set to Y, this<br>appears as a masked number; for example,<br>XXXXX1234. |
| Routing #  | Specify the routing number of the bank.   |
| BIC        | Select the Business Identifier Code from the<br>drop-down list. The list displays the BIC codes<br>defined in the system.                             |



| Field          | Do this  |
|----------------|--|
| IBAN           | Specify the IBAN (International Bank Account<br>Number). IBAN is used for identifying bank<br>accounts across national borders with a minimal<br>of risk of propagating transcription errors.  |
|                | Ensure that value entered satisfies the check-<br>digit validation based on modulo 97. On save,<br>system automatically validates the IBAN number<br>length based on country code, characters, white<br>spaces, and checksum. Validation is also done<br>during posting non-monetary transaction (ACH<br>Maintenance). |
|                | You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).   |
|                | <b>Note</b> : IBAN for <b>NL</b> country code<br>(IBAN_FORMAT_NL) is defined by default with<br>length of IBAN as 18.  |
| Country        | Select the country where the bank is located, from the drop-down list.   |
| City           | Specify the city where the bank is located.  |
| State          | Select the state where the bank is located, from the drop-down list.   |
| Address Line 1 | Specify the address line 1 for the bank.   |
| Address Line 2 | Specify the address line 2 for the bank.   |
| Zip            | Specify the zip code where the bank is located, from the drop-down list.   |
| Extn           | Specify the extension of the zip code where the bank is located.   |
| Creditor Id    | Specify the creditor identification details.   |
| Phone 1        | Specify the primary phone number of the bank.  |
| Extn 1         | Specify the phone extension for the primary phone number.  |
| Phone 2        | Specify the alternate phone number for the bank.   |
| Extn 2         | Specify the phone extension for the alternate phone number.  |
| Fax 1          | Specify the primary fax number for the bank.   |
| Fax 2          | Specify the alternate fax number for the bank.   |
| ACH Format     | Select the ACH format accepted by this bank<br>from the drop-down list. The list displays the<br>following options: <ul> <li>NACHA Format</li> <li>SEPA Format</li> </ul>  |

## Table 3-64 (Cont.) Banks Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

- 4. Click Setup > Setup > Administration > User > Bank Details > ACH.
- 5. On the ACH Definition sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field          | Do this   |
|----------------|---|
| Company        | Select the portfolio company from the drop-down list.   |
| Branch         | Select the portfolio branch from the drop-down list.  |
| ACH Identifier | Specify the lock box ID provided by the bank.<br>This field is used in the ACH files to identify the<br>bank. |
| Enabled        | Check this box to enable the ACH and indicate this as an active ACH identifier.                               |

## Table 3-65 ACH Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

### 7. Click Setup > Setup > Administration > User > Bank Details > Lock Box.

 On the Lock Box sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field               | Do this  |
|---------------------|--|
| Lock Box Identifier | Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank. |
| Company             | Select the portfolio company from the drop-down list.  |
| Branch              | Select the portfolio branch from the drop-down list.   |
| Enabled             | Check this box to enable the lock box.   |

9. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.11 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

# Note:

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

## To set up the Standard Payees

 Click Setup > Setup > Administration > User > Standard Payee. The system displays the Standard Payees screen.



2. In the **Payee Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Standard Payees  |                |               |         |                                |                         |                        |                |                |                 |                 | <b>X</b>         |
|------------------|----------------|---------------|---------|--------------------------------|-------------------------|------------------------|----------------|----------------|-----------------|-----------------|------------------|
| Payee Definition |                |               |         |                                |                         |                        |                |                | de Ada          | I 🖉 Edit 📃 View | 🔗 Audit          |
| View   Format    | Freeze         |               | 🖓 Wrap  |                                |                         |                        |                |                |                 |                 |                  |
| Payee #          | Name           | Pmt Mode      | Enabled | Country                        | City                    | State                  | Address Line 1 | Address Line 2 | Zip             | Extn            |                  |
| 1001<br>1002     | ACH<br>ACH     | ACH<br>ACH    | Y       | UNITED STATES<br>UNITED STATES | LEXINGTON<br>NEW JERSEY | ILLINOIS<br>NEW JERSEY | LINE1<br>LINE1 | LINE2<br>LINE2 | 85587<br>59868  |                 | (012)-<br>(012)- |
| <                | ACH            | АСП           |         | UNITED STATES                  | NEW JEKSET              | NEW JERSET             | LINEI          | LINEZ          | 39000           |                 | (012)            |
|                  |                |               |         |                                |                         |                        |                |                |                 |                 |                  |
| Payee Definition | n              |               |         |                                |                         |                        |                |                | R Save and Stay | Save and Return | Ca Return        |
|                  |                |               |         |                                |                         |                        |                |                | G               |                 | A 2              |
|                  | Payee #        |               |         |                                | Extn                    |                        |                |                | ACH Account #   | 767554588       |                  |
|                  | * Name         |               |         |                                | City                    | LEXINGTON              |                |                | * Company       | ALL             | $\sim$           |
|                  | * Pmt Mode     |               | ~       |                                | State                   | ILLINOIS               | $\sim$         |                | * Branch        | ALL             | $\sim$           |
|                  | * Enabled      | _             |         |                                | Phone 1                 | (012)-345-6789         |                |                | BIC             |                 | $\sim$           |
|                  |                | UNITED STATES | s 🗸     |                                | Phone 2                 |                        |                |                | IBAN            |                 |                  |
|                  | Address Line 1 |               |         |                                | Bank Name               | BANK OF VISA CARD      |                |                | Start Dt        | 06/28/1997      |                  |
|                  | Address Line 2 |               |         |                                | Routing #               | 53847658               |                |                | Comment         |                 |                  |
|                  | Zip            | 85587         |         | •                              | Account Type            | CHECKING               | $\sim$         |                |                 |                 |                  |
|                  |                |               |         |                                |                         |                        |                |                |                 |                 |                  |

Figure 3-47 Standard Payee

| Table 3-67 | Payee Definition |
|------------|------------------|
|------------|------------------|

| Field          | Do this   |
|----------------|---|
| Payee #        | Specify the payee number (Identifier for the payee).                    |
| Name           | Specify the payee name.   |
| Pmt Mode       | Select the payment method for the payee from the drop-down list.        |
| Enabled        | Check this box to enabled the payee.                                    |
| Country        | Select the country where the payee is located from the drop-down list.  |
| City           | Specify the city where the payee is located.                            |
| State          | Select the state where the payee is located from the drop-down list.    |
| Address Line 1 | Specify the address line 1 for the payee (optional).                    |
| Address Line 2 | Specify the address line 2 for the payee (optional).                    |
| Zip            | Select the zip code where the payee is located from the drop-down list. |
| Extn           | Specify the extension of the zip code where the payee is located.       |
| Phone 1        | Specify the primary phone number for the payee.                         |
| Phone 2        | Specify the alternate phone number for the payee.                       |

| Field         | Do this  |
|---------------|--|
| Bank Name     | Specify the payee ACH bank name used by the standard payee.  |
| Routing #     | Specify the payee ACH bank routing number of bank used by the standard payee.  |
| Account Type  | Select the payee type of ACH bank account<br>maintained by the Standard Payee from the drop<br>down list.  |
| ACH Account # | Specify the payee ACH bank account number.   |
| Company       | Select the company from the drop-down list. The<br>list is populated with Company definitions based<br>on the Country selected.  |
| Branch        | Select the branch drop-down list. The list is populated with Company branch based on the Country selected.   |
| BIC           | Select the Business Identifier Code from the<br>drop-down list. The list displays the BIC codes<br>defined in the system.  |
| IBAN          | Specify the IBAN (International Bank Account<br>Number). IBAN is used for identifying bank<br>accounts across national borders with a minimal<br>of risk of propagating transcription errors.  |
|               | Ensure that value entered satisfies the check-<br>digit validation based on modulo 97. On save,<br>system automatically validates the IBAN number<br>length based on country code, characters, white<br>spaces, and checksum. Validation is also done<br>during posting non-monetary transaction (ACH<br>Maintenance). |
|               | You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).   |
|               | <b>Note</b> : IBAN for <b>NL</b> country code<br>(IBAN_FORMAT_NL) is defined by default with<br>length of IBAN as 18.  |
| Start Dt      | Specify the payment mode start date, the date<br>the current payment method was implemented<br>(defaults on Pmt Mode change). you can also<br>select from the adjoining calendar icon.   |
| Comment       | Specify a comment for this advance allocations.<br>This is the default comment to include with<br>payments to this Payee.  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.12 Check Details

The Check Details screen allows you to set up check details.

# To setup the Check Details

 Click Setup > Setup > Administration > User > Check Details. The system displays the Check Details screen. 2. In the **Check Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

| RACLE <sup>:</sup><br>Financial Services Le          | nding and Le  | easing |                  |         |   |              | ă W           | elcome, DEMOSUPR - | Sign Out |
|--|---------------|--------|------------------|---------|---|--------------|---------------|--------------------|----------|
| > DashBoard  | Check Details | ×      |                  |         |   |              |               |                    |          |
| Origination  |               |        |                  |         |   |              |               |                    |          |
| Servicing  | Check Defin   |        |                  |         |   |              | der Add       | Edit Uiew          | √ Audit  |
| Collections  | View - Form   |        | reeze 🚮 Detach   |         | 62  |              |               |                    |          |
| WFP  | Company       | Branch | Payee Type       | Check # | :   | Printer Name | Enabled<br>N  |                    |          |
| Tools  | ALL           | ALL    | CUSTOMER         | 112233  |   | PRINT-11     | Y             |                    |          |
| etup   |               |        |                  |         |   |              |               |                    |          |
| Setup  | Check Defin   | nition |                  |         |   |              |               | -                  |          |
| 4 Administration                                     | ^             |        |                  |         |   | Save and Add | Save and Stay | Save and Return    | C Retur  |
| <ul> <li>System</li> <li>System Parameter</li> </ul> |               |        | * Company ALL    |         | ~   |              | * Check # 0   |                    |          |
| Lookups  |               |        | * Branch ALL     |         | ~   | * Pr         | inter Name    |                    |          |
| User Defined Tables                                  |               |        | * Payee Type ALL |         | <ul> <li>Image: A start of the start of</li></ul> |              | * Enabled     |                    |          |
| Audit Tables<br>User Defined Defaults                |               |        | Payee Type ALL   |         |   |              |               |                    |          |
| Transaction Codes                                    |               |        |                  |         |   |              |               |                    |          |
| Data Files   |               |        |                  |         |   |              |               |                    |          |
| Dedupe   |               |        |                  |         |   |              |               |                    |          |
| Securitization<br>Events                             |               |        |                  |         |   |              |               |                    |          |
| Batch Jobs   |               |        |                  |         |   |              |               |                    |          |
| Producer Cycles                                      | -             |        |                  |         |   |              |               |                    |          |
| Vendors<br>Collection Cycles                         |               |        |                  |         |   |              |               |                    |          |
| Reports  |               |        |                  |         |   |              |               |                    |          |
| Error Messages                                       |               |        |                  |         |   |              |               |                    |          |
| Translations   |               |        |                  |         |   |              |               |                    |          |
| <ul> <li>User</li> <li>Organization</li> </ul>       |               |        |                  |         |   |              |               |                    |          |
| Companies  |               |        |                  |         |   |              |               |                    |          |
| Access   |               |        |                  |         |   |              |               |                    |          |
| Users  |               |        |                  |         |   |              |               |                    |          |
| Credit Bureau<br>Correspondence                      |               |        |                  |         |   |              |               |                    |          |
| General Ledger                                       |               |        |                  |         |   |              |               |                    |          |
| Queues   |               |        |                  |         |   |              |               |                    |          |
| Printers<br>Bank Details                             |               |        |                  |         |   |              |               |                    |          |
| Check Details  |               |        |                  |         |   |              |               |                    |          |
| Standard Payees                                      |               |        |                  |         |   |              |               |                    |          |
| Currencies   |               |        |                  |         |   |              |               |                    |          |
| Zip Codes<br>Products                                |               |        |                  |         |   |              |               |                    |          |
| Asset Types  | ~             |        |                  |         |   |              |               |                    |          |

Figure 3-48 Check Details

A brief description of the fields is given below:

# Table 3-68 Check Definition

| Field        | Do this   |
|--------------|---|
| Company      | Select the company from the drop-down list.       |
| Branch       | Select the branch from the drop-down list.        |
| Payee Type   | Select the payee type from the drop-down list.    |
| Check #      | Specify the check number (required).              |
| Printer Name | Specify the printer name (required).              |
| Enabled      | Check this box to enable the check details entry. |
|              |   |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.13 Currencies

The Currencies link allows you to set up currency details.

# Navigating to currencies

Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:



- Currency Definition
- Currency Pair link

# 3.13.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

### To set up the currency definition information

- 1. Click Setup > Setup > Administration > User > Currencies > Currency. The system opens the Currency Definition tab by default.
- 2. In the **Currency** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Financial Services             | s Ler | nding and Leas    | sing                         | Melcome, PRAKRRAO → Kj. Sign Out (QA)               |
|--------------------------------|-------|-------------------|------------------------------|---|
| DashBoard                      | -11   | Currencies X      |                              | X   |
| Origination                    |       | Currency Currency | Pair                         |   |
| Servicing                      |       |                   |                              |   |
| Collections                    |       | Currency          |                              | 👍 Add 🥒 Edit 📃 View 🖉 Audit                         |
| WEP                            |       | View 🗸 Format 🗸   | 🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🙌 |   |
| Tools                          |       | Currency          | Currency Name                | Country Enabled                                     |
| etup                           |       | INR               | INDIAN RUPEE                 | N<br>INDIA Y  |
|                                |       | EUR               | EURO                         | INDIA T<br>IRELAND Y                                |
| Translations<br>Juser          | ~     | JPY               | JAPANESE YEN                 | JAPAN Y   |
| Organization                   |       | OMR               | RIAL                         | SAUDI ARABIA Y                                      |
| Companies<br>Access            |       | USD               | US DOLLAR                    | UNITED STATES Y                                     |
| Users<br>Credit Bureau         |       | Currency          |                              | Save and Add Save and Stay Save and Return 🗘 Return |
| Correspondence                 |       |                   |                              |   |
| General Ledger                 |       |                   | * Currency                   | * Enabled   |
| Queues<br>Printers             |       |                   | Currency Name                |   |
| Bank Details                   |       |                   | * Country                    |   |
| Check Details                  |       |                   |                              |   |
| Standard Payees                | 4     |                   |                              |   |
| Currencies<br>Zip Codes        |       |                   |                              |   |
| 4 Products                     |       |                   |                              |   |
| Asset Types                    |       |                   |                              |   |
| Index Rates                    |       |                   |                              |   |
| Currency Exchange              |       |                   |                              |   |
| Scoring Parameters<br>Products |       |                   |                              |   |
| Pricings                       |       |                   |                              |   |
| Contract                       |       |                   |                              |   |
| Edits                          |       |                   |                              |   |
| Cycles                         |       |                   |                              |   |
| Scoring Models                 |       |                   |                              |   |
| Fees<br>Origination Fees       |       |                   |                              |   |
| Compensation                   |       |                   |                              |   |
| Commission                     |       |                   |                              |   |
| Insurance                      |       |                   |                              |   |
| Checklists                     |       |                   |                              |   |
| Stipulations                   |       |                   |                              |   |
| Spreads                        |       |                   |                              |   |
| Statement Messages             | ~     |                   |                              |   |

# Figure 3-49 Currencies

A brief description of the fields is given below:

# Table 3-69 Currency Definition

| Field         | Do this   |
|---------------|---|
| Currency      | Select the currency you want to define, from the drop-down list.              |
| Currency Name | The system displays the currency name based<br>on the currency selected.      |
| Country       | Select the country for which the currency is defined, from the dropdown list. |



# Table 3-69 (Cont.) Currency Definition

| Field   | Do this                                      |
|---------|--|
| Enabled | Check this box to enable the currency entry. |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.13.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

## To set up the currency pair definition information:

- Click Setup > Setup > Administration > User > Currencies > Currency Pair. The system displays the Currency Pair Definition screen.
- 2. In the **Currency Pair Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

| > DashBoard        |   | Currencies ×             |                              |   |                         |                    | 6                       |
|--------------------|---|--------------------------|------------------------------|---|-------------------------|--------------------|-------------------------|
| > Origination      |   | Currency Currency        | air                          |   |                         |                    |                         |
| Servicing          |   |                          |                              |   |                         |                    |                         |
| > Collections      |   | Currency Pair            |                              |   | 4.                      | Add 🥒 Edit         | View Auc                |
|                    |   | View - Format -          | 😭 🔲 Freeze 🚮 Detach 🖓 Wrap 🚷 |   |                         |                    | 3 2 4 4 1 ( 1 4 6 4 4 F |
| > WFP<br>> Tools   |   | Currency                 | Currency Pair Code           |   | Through Currency        | Through Currency   | Enabled                 |
|                    |   | currency                 | currency Pair Code           |   | N                       | Code               | N                       |
| Setup              |   | EURO                     | RIAL OMANI                   |   | N                       |                    | Y                       |
| Translations       |   | EURO                     | YEN                          |   | N                       |                    | Y                       |
| ⊿ User             | ^ | EURO                     | US DOLLAR                    |   | N                       |                    | Y                       |
| Organization       |   | YEN                      | EURO                         |   | N                       |                    | Y                       |
| Companies          |   | YEN                      | US DOLLAR                    |   | N                       |                    | Y                       |
| Access             |   | RIAL OMANI               | EURO                         |   | Y                       | US DOLLAR          | Y                       |
| Users              |   | RIAL OMANI<br>RIAL OMANI | YEN                          |   | Y                       | US DOLLAR          | Y                       |
| Credit Bureau      |   |                          |                              |   | N                       | US DOLLAR          | Y                       |
| Correspondence     |   | RIAL OMANI               | US DOLLAR<br>EURO            |   | N                       |                    | Y                       |
| General Ledger     |   | US DOLLAR                | YEN                          |   |                         |                    | Y                       |
| Queues             |   | US DOLLAR                |                              |   | N                       |                    | Y                       |
| Printers           |   | US DOLLAR                | RIAL OMANI                   |   | N                       |                    |                         |
| Bank Details       |   | EURO                     | EURO                         |   | N                       | EURO               | N                       |
| Check Details      |   | INDIAN RUPEE             | YEN                          |   | N                       |                    | Y                       |
| Standard Payees    | 1 |                          |                              |   |                         |                    |                         |
| Currencies         | 1 | Currency Pair            |                              |   |                         |                    |                         |
| Zip Codes          |   |                          |                              |   | Save and Add Save and S | tay 🛛 🗟 Save and F | Return 🤇 🦕 <u>R</u> etu |
| 4 Products         |   |                          |                              |   |                         |                    |                         |
|                    |   |                          | * Currency                   | ~ | Through Currency Code   |                    | ~                       |
| Asset Types        |   |                          |                              |   |                         |                    | ~                       |
| Index Rates        |   |                          | * Currency Pair Code         | ~ | * Enabled               |                    |                         |
| Currency Exchange  |   |                          | * Through Currency           |   |                         |                    |                         |
| Scoring Parameters |   |                          |                              |   |                         |                    |                         |
| Products           |   |                          |                              |   |                         |                    |                         |
| Pricings           |   |                          |                              |   |                         |                    |                         |
| Contract           |   |                          |                              |   |                         |                    |                         |
| Edits              |   |                          |                              |   |                         |                    |                         |
| Cycles             |   |                          |                              |   |                         |                    |                         |
| Scoring Models     |   |                          |                              |   |                         |                    |                         |
| Fees               |   |                          |                              |   |                         |                    |                         |
|                    |   |                          |                              |   |                         |                    |                         |
| Origination Fees   |   |                          |                              |   |                         |                    |                         |
| Compensation       |   |                          |                              |   |                         |                    |                         |
| Commission         |   |                          |                              |   |                         |                    |                         |
| Insurance          |   |                          |                              |   |                         |                    |                         |
| Checklists         |   |                          |                              |   |                         |                    |                         |
| Stipulations       |   |                          |                              |   |                         |                    |                         |
| Spreads            |   |                          |                              |   |                         |                    |                         |
|                    |   |                          |                              |   |                         |                    |                         |
| Statement Messages |   |                          |                              |   |                         |                    |                         |

Figure 3-50 Currency Pair

A brief description of the fields is given below:

## Table 3-70 Currency Pair Definition

| Field              | View this  |
|--------------------|--|
| Currency Code      | Select the currency code from the drop-down list.          |
| Currency Pair Code | Select the currency pair code from the drop-<br>down list. |



| Field                 | View this  |
|-----------------------|--|
| Through Currency      | Check this box to set the selected currency as a through currency. |
| Through Currency Code | Select the through currency code from the drop-<br>down list.      |
| Enabled               | Check this box to enable the currency pair entry.                  |

## Table 3-70 (Cont.) Currency Pair Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.14 Zip Codes

The Zip Codes screen allows you to set up zip code details.

### To set up the zip codes information

- Click Setup > Setup > Administration > User > ZipCodes. The system displays the Zip Codes screen.
- In the Zip Codes section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard            | Zip Codes ×       |  |              |                 |              |                     |       |
|----------------------|-------------------|--|--------------|-----------------|--------------|---------------------|-------|
| > Origination        |                   |  |              |                 |              |                     |       |
| Servicing            | Zip Codes         |  |              | de de de        | / Edit       | _View ⊘             | Audit |
|                      | View - Format -   | 🖙 🔲 Freeze 🚮 Detach 📣 Wrap             |              |                 |              |                     |       |
| Collections          | Country           | State                                  | Zip          | City            | C            | County              |       |
| > WEP                | Country           | Juice                                  | Σip          | City            |              | Jounty              |       |
| Tools                | UNITED STATES     | PUERTO RICO                            | 0076         | 9 COAM          | 10 0         | OAMO                |       |
| / Tools              | UNITED STATES     | PUERTO RICO                            | 0077         | 1 LAS F         | IEDRAS L     | AS PIEDRAS          | - 1   |
| Setup                | UNITED STATES     | PUERTO RICO                            | 0077         | 2 LOIZ          | A L          | OIZA                |       |
| Setup                | UNITED STATES     | PUERTO RICO                            | 0077         | 3 LUQU          | ILLO L       | UQUILLO             |       |
| Administration       | UNITED STATES     | PUERTO RICO                            | 0077         |                 |              | ULEBRA              |       |
| ⊿ System             | UNITED STATES     | PUERTO RICO                            | 0077         | 7 JUNC          | 05 3         | UNCOS               |       |
| System Parameter     | UNITED STATES     | PUERTO RICO                            | 0077         | 8 GURA          | 80 0         | URABO               |       |
| Lookups              | UNITED STATES     | PUERTO RICO                            | 0078         | 0 COTO          | LAUREL P     | ONCE                |       |
| User Defined Tables  | UNITED STATES     | PUERTO RICO                            | 0078         |                 |              | ONCE                |       |
|                      | UNITED STATES     | PUERTO RICO                            | 0078         | 2 COM           | RIO          | OMERIO              |       |
| Audit Tables         | UNITED STATES     | PUERTO RICO                            | 0078         | 3 CORO          |              | OROZAL              |       |
| User Defined Default | UNITED STATES     | PUERTO RICO                            | 0078         |                 |              | UAYAMA              |       |
| Transaction Codes    | UNITED STATES     | PUERTO RICO                            | 0078         |                 |              | UAYAMA              |       |
| Data Files           | UNITED STATES     | PUERTO RICO                            | 0078         |                 |              | IBONITO             |       |
| Dedupe               | UNITED STATES     | PUERTO RICO                            | 0079         |                 |              | IUMACAO             |       |
| Securitization       | UNITED STATES     | PUERTO RICO                            | 0079         |                 |              | IUMACAO             |       |
| Events               | LINITED STATES    | PUERTO RICO                            | 0079         |                 |              | ARRANQUITAS         |       |
| Batch Jobs           | UNITED STATES     | PUERTO RICO                            | 0079         |                 |              | UANA DIAZ           |       |
| Producer Cycles      | UNITED STATES     | US VIRGIN ISLANDS                      | 0080         |                 |              | AINT THOMAS         |       |
| Vendors              | UNITED STATES     | US VIRGIN ISLANDS                      | 0080         |                 | LOTTE AMAL S |                     |       |
| Collection Cycles    | UNITED STATES     | US VIRGIN ISLANDS                      | 0080         |                 |              | AINT THOMAS         |       |
| Reports              | UNITED STATES     | US VIRGIN ISLANDS                      | 0080         |                 |              | AINT THOMAS         |       |
| Error Messages       | UNITED STATES     | US VIRGIN ISLANDS<br>US VIRGIN ISLANDS | 0080         |                 | LOTTE AMA S  |                     |       |
| Translations         | UNITED STATES     | US VIRGIN ISLANDS                      | 0080         |                 |              | AINT THOMAS         |       |
| ⊿ User               | - Discosor States | US MACHINES                            |              |                 |              | ALL DE MAN          |       |
| Organization         | Zip Codes         |  |              |                 |              |                     |       |
| Companies            | Zip Coues         |  |              | -               | -            | 10.2                |       |
| Access               |                   |  | Save and Add | 🗟 Save and Stay | Save and F   | Return 🕴 🦾 <u>B</u> | eturr |
| Users                |                   |  |              |                 |              |                     |       |
| Credit Bureau        |                   | * Country UNITED STATES                | * Z          | pStateCd        |              | ~                   |       |
| Correspondence       |                   | * Zip                                  |              | County          |              |                     |       |
| General Ledger       |                   |  |              | County          |              |                     |       |
| Queues               |                   | * City                                 |              |                 |              |                     |       |
| Printers             |                   |  |              |                 |              |                     |       |
| Bank Details         |                   |  |              |                 |              |                     |       |
| Check Details        |                   |  |              |                 |              |                     |       |
| Standard Payees      |                   |  |              |                 |              |                     |       |
| Currencies           |                   |  |              |                 |              |                     |       |
| Zip Codes            |                   |  |              |                 |              |                     |       |
|                      |                   |  |              |                 |              |                     |       |
| 4 Products           |                   |  |              |                 |              |                     |       |
|                      |                   |  |              |                 |              |                     |       |

Figure 3-51 Zip Codes



| Field    | View this                                   |
|----------|---|
| Country  | Select the country from the drop-down list. |
| State    | Select the state from the drop-down list.   |
| Zip Code | Specify the zip code (required).            |
| City     | Specify the city.                           |
| County   | Specify the county.                         |

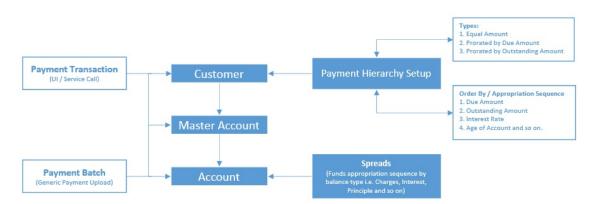
## Table 3-71 Zip Codes

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.15 Payment Hierarchy

The Payment Hierarchy screen facilitates to define hierarchy definition along with payment appropriation, excess payment handling, account selection criteria and sort order. These details are required by the system to allocate payments to the matching accounts of a customer, when customer based payments are being processed in **Payment Entry** screen.

Below is an illustration on how payment hierarchy is used to post customer based payments.



## Figure 3-52 Payment Hierarchy - Illustration

Any Payment transaction generated in the system either from UI / Web Service Call or through a Payment Batch (Generic Payment Upload) can be directly posted to an Account or at Customer level.

- If payment is posted directly to an Account, the funds are allocated based on the defined spread with funds appropriation sequence of balance type i.e. Charges, Interest, Principle and so on.
- If payment is posted at Customer level having two accounts and if the payment amount is less than the due, then appropriation sequence is required. Else, one of the account can have a short fall with payment allocation.

In such case, the Payment Hierarchy determines the sequence of payment as to which account is to be appropriated first and which is to be appropriate next. This is based on **order by clause** and **appropriation sequence** defined.

Also the Balance Type determines the distribution type as one of the following:

• Equally to all the accounts



- Prorated by Due amount (i.e. highest due or lowest due first)
- Prorated by Outstanding Amount.

Once the account is narrowed down and payment amount is decided, then based on spread the payment is appropriated. This gives additional flexibility for defining payment modes at the master account level.

If Payment Hierarchy is not defined while funding an application or needs correction, the same can be done by posting **MASTER ACCOUNT PAYMENT HIERARCHY MAINTENANCE**nonmonetary transaction in Servicing > Maintenance > Transaction Batch Information section. At Customer level, Payment hierarchy can be updated by posting CUSTOMER MAINTENANCE transaction.

This section consists of the following topics:

- Payment Appropriation Methods
- Excess Payment Appropriation

# 3.15.1 Payment Appropriation Methods

While creating Hierarchy definition in the Payment Hierarchy screen, you can use any of the following payment appropriation methods available in Hierarchy Type field. On selecting the specific Hierarchy definition at Application or Account level, the defined method is used to allocate payments to corresponding accounts.

However in all the methods, the payment criteria is also used for identifying the due accounts and careful consideration is required while defining the same.

| Method       | Description   |  |  |  |
|--------------|---|--|--|--|
| EQUAL AMOUNT | To allocate payment equally to all the accounts<br>picked.  |  |  |  |
|              | This is traditional method of payment allocation in<br>which the total payment amount received is divided<br>and adjusted equally to all customer linked<br>accounts. |  |  |  |

## Table 3-72 Payment Appropriation Methods

| Method                    | Description   |
|---------------------------|---|
| DUE AMOUNT RATIO          | To allocate payment based on the ratio of amount due on all accounts.   |
|                           | In this method, the due accounts are identified<br>based on the defined selection criteria and the<br>payment appropriation is done on the ratio of<br>amount due on each account using the below<br>formula.   |
|                           | Amount Due * Payment Amount   |
|                           | Total Due Amount  |
|                           | Following is an illustration on payment allocation:   |
|                           | Amount Due Outstanding Amount Master Account 30 200   |
|                           | Associated Account 1         50         250           Associated Account 2         100         400  |
|                           | Due Amount Ratio Outstanding Amount Ratio Equal Amoun   |
|                           | Payment Amount         \$90         \$90         \$90           Master Account         \$15         \$21.18         \$30  |
|                           | Associated Account 1         \$25         \$26.47         \$30           Associated Account 2         \$50         \$42.35         \$30   |
| OUTSTANDING BALANCE RATIO | To allocate payment based on the ratio of total<br>outstanding due on all accounts.<br>Similar to above, even in this method the due<br>accounts are identified based on the defined<br>selection criteria and the payment appropriation is<br>done on the ratio of outstanding amount due on |
|                           | each account using the below formula.   |
|                           | Outstanding Balance * Payment Amount  |
|                           | Total Outstanding Balance   |
|                           | This method can be selected if the received<br>payment amount is equal to total outstanding due<br>on all linked accounts indicated in Customer<br>Service > Transaction History > Balances screen.   |
| ACCOUNT COLUMN BASE       | To allocate payment based on hierarchy order.   |
|                           | In this method, the due accounts are identified<br>based on the defined selection criteria and the<br>payment appropriation is done as per the sequenc<br>of due accounts defined either in ascending/<br>descending order.   |

## Table 3-72 (Cont.) Payment Appropriation Methods

During payment appropriation, system allocates the payment amount only up to the total of resulted accounts and remaining amount (if any) are processed based on the excess payment method value.

While onboarding accounts through web services, system considers the value of system parameter PMT\_HIERARCHY\_CODE to default the payment allocation in Customer/ Business Details screen after account activation.



Also while onboarding if the Payment Hierarchy is not passed as part of the request (Applicant/ Application), then system parameter value is considered.

# 3.15.2 Excess Payment Appropriation

During or after payment appropriation, there can be a residual amount pending for allocation. For example, \$0.01 remains when \$100 is equally paid to 3 accounts. In such case the residual amount is transferred to last account in the hierarchy sequence. However, note that system performs this residual payment allocation only once.

In other case where there in an excess payment received which is more than account dues, the same can be processed for payment allocation using any of the following **Excess Handling Method** while defining the Hierarchy Definition.

## Table 3-73 Excess Handling Method

| Method          | Description  |
|-----------------|--|
| SUSPENSE        | To post the excess amount as suspense on<br>Customer or Master account.                            |
| HIERARCHY BASED | To allocate the excess payment based on any of the Hierarchy Definitions maintained in the system. |

Based on the selection, system re-allocates the excess amount to corresponding accounts.

### To set up payment hierarchy

- 1. Click Setup > Setup > Administration > User > Payment Hierarchy.
- 2. In the **Hierarchy Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

#### Figure 3-53 Hierarchy Definition

| ayment Hierarchy                |                          |     |                  |                        |                        |                  |                     |         | ×     |
|---------------------------------|--------------------------|-----|------------------|------------------------|------------------------|------------------|---------------------|---------|-------|
| lierarchy Definition            |                          |     |                  |                        |                        | 👍 Add            | 🖉 Edit              | View    | 🖌 🖌   |
|                                 | eeze 🚮 Detach 🛛 🖨 Wrap   | 62  |                  |                        |                        |                  |                     |         |       |
| >                               |                          |     |                  |                        |                        |                  |                     |         |       |
| Name                            | Description              |     | Hierarchy Type   |                        | Excess Handling Method | Excess Hierarchy | Name                | Enabled |       |
| TEST_PH1                        | TEST_PH1                 |     | ACCOUNT COLUMN B |                        | HIERARCHY BASED        | PH 1             |                     | Y       |       |
| PAYMENT3                        | PAYMENT3                 |     | DUE AMOUNT RATIO |                        | SUSPENSE               |                  |                     | Y       |       |
| PAH_TEST2                       | PAH_TEST2_DESC           |     | EQUAL AMOUNT     |                        | HIERARCHY BASED        | TEST_PH2         |                     | Y       |       |
| OUTSTANDING BALANCE             | OUTSTANDING BALANCE      |     | OUTSTANDING BALA |                        | HIERARCHY BASED        | PAYMENT_COLUM    | INBASED             | Y       |       |
| M_PH2                           | M_PH2                    |     | OUTSTANDING BALA | NCE RATIO              | SUSPENSE               |                  |                     | Y       |       |
| <                               |                          |     |                  |                        |                        |                  |                     |         | >     |
| Account Selection Criteria Hier | archy Order              |     |                  |                        |                        |                  |                     |         |       |
| Account Selection Criteria The  | archy order              |     |                  |                        |                        |                  |                     |         |       |
| Account Selection Criteri       | a                        |     |                  |                        |                        | 👍 Add            | / Edit              | View 🖌  | Audit |
| View 🔻 Format 🕶 📑 🔲             | Freeze 🚮 Detach 🛛 却 Wrap | ලේබ | 🖋 Check Criteria |                        |                        |                  |                     |         |       |
| Seq (                           | Parameter                |     |                  | Comparison<br>Operator | Criteria Value         | )                | Logical<br>Operator | Enabled |       |
| 0                               | DELINQUENT DAYS          |     |                  | LESS THAN OR E         | 0 0                    |                  | operator            | Y       | -     |

| Field                  | View this   |
|------------------------|---|
| Name                   | Specify an unique name for the hierarchy definition.  |
| Description            | Specify the description for the hierarchy definition.   |
| Hierarchy Type         | <ul> <li>Select one of the following type of payment allocation method from the drop-down list. The list is populated based on the PMT_HIERARCHY_TYPE_CD lookup.</li> <li>EQUAL AMOUNT</li> <li>DUE AMOUNT RATIO</li> <li>OUTSTANDING BALANCE RATIO</li> <li>ACCOUNT COLUMN BASED</li> <li>For more information on the above methods, refer to Payment Appropriation Methods section</li> </ul> |
|                        | You can define multiple Hierarchy definitions wit<br>same Hierarchy type.   |
| Excess Handling Method | Select one of the following type of excess<br>payment allocation method to be used with<br>payment hierarchy definition from the drop-dowr<br>list. The list is populated based on<br>PMT_HIERARCHY_EXCESS_METHOD_CD<br>lookup.<br>• SUSPENSE<br>• HIERARCHY BASED  |
|                        | For more information on the above methods, refer to Excess Payment Appropriation section.   |
| Excess Hierarchy Name  | This field is enabled and is mandatory if the Excess Handling Method is selected as <b>Hierarchy Based</b> .  |
|                        | Select the Hierarchy Definition from the drop-<br>down list. This list is populated with all the pre-<br>defined and enabled hierarchy definitions<br>maintained in the system.   |
|                        | For more information on the above methods, refer to Excess Payment Appropriation section.   |
| Enabled                | By default this check box is enabled for new hierarchy definition.  |

# Table 3-74 Hierarchy Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# **Account Selection Criteria**

This sub tab facilitates to define the account selection criteria that is used to identify due account for payment allocation. Atleast one valid account selection criteria is required for all the Hierarchy Types.

1. In the Account Selection Criteriasection, perform any of the Basic Operations mentioned in Navigation chapter.

# Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

| Field               | Do this   |
|---------------------|---|
| Seq                 | Specify sequence numbers.   |
| (                   | Specify left bracket.   |
| Parameter           | Select the parameter from the drop-down list.<br>The list is populated based on the values<br>maintained in CUSTOMER PAYMENT<br>HIERARCHY ORDER PARAMETERS user<br>defined table. |
| Comparison Operator | Select comparison operator from the drop-down list.   |
| Criteria Value      | Specify criteria value.   |
| )                   | Specify right bracket.  |
| Logical Expression  | Select logical operator from the drop-down list.  |
| Enabled             | Check this box to enable the selection criteria.  |

### Table 3-75 Account Selection Criteria

2. Perform any of the Basic Actions mentioned in Navigation chapter.

3. You can click **Check Criteria** for system to validate the query and display the results.

## **Hierarchy Order**

This sub tab facilitates you to define hierarchy order that is used to sort the due account for payment allocation. This sub tab is enabled only for **ACCOUNT COLUMN BASED** Hierarchy type.

 In the Hierarchy Order section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

| Field      | Do this   |
|------------|---|
| Seq        | Specify sequence number.  |
| Sort Field | Select sort field from the drop-down list. The list<br>is populated based on values maintained in<br>CUSTOMER PAYMENT HIERARCHY ORDER<br>PARAMETERS user defined table. |
| Order      | Select sort order as either Ascending or<br>Descending from the drop-down list.   |

### Table 3-76 Hierarchy Order

2. Perform any of the Basic Actions mentioned in Navigation chapter.



# 4 Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

### **Navigating to Products**

In the Setup > Setup > Products link enables you to setup the options related to the following closed ended products that your company offers. Below sections explain how to setup the screens associated with each one.

- Asset Types
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Pricings
- Contract
- Edits
- Cycles
- Scoring Models
- Fees
- Asset Billing Rate
- Origination Fees
- Insurance
- Checklists
- Stipulations
- Letters
- Promotions

# 4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.



The system recognizes the following four types of collateral:

## Table 4-1 Collateral

| Collateral Type                      | Description   |  |  |
|--------------------------------------|---|--|--|
| Home collateral                      | Homes, manufactured housing, or any real estate collateral.   |  |  |
| Vehicle collateral                   | All vehicle types, such as cars, trucks, and motorcycles.   |  |  |
| Household goods and other collateral | All other collateral types not defined as home,<br>vehicle, or unsecured; for example, household<br>items such as water heaters, televisions, and<br>vacuums. |  |  |
| Unsecured collateral                 | All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)  |  |  |

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

# Note:

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

## To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

- 1. Click Setup > Setup > Products > Asset Types.
- 2. In the Asset Type section, perform any of the Basic Operations mentioned in Navigation chapter.



# Figure 4-1 Asset Type

| Isset Types ×              |                                       |                           |               |                    |                                    |              |                   | ×             |
|----------------------------|---------------------------------------|---------------------------|---------------|--------------------|------------------------------------|--------------|-------------------|---------------|
| sset Type                  |                                       |                           |               |                    |                                    | 👍 Add        | 🖉 Edit 📃 View     | 🖋 Audi        |
| View - Format -            | 📑 👔 Freeze 🚮 Detach 🚽 Wray            | New Asset Type            |               | Create Copy        |                                    |              |                   |               |
| Asset Type                 | Description                           |                           |               | Collateral Type    | Company                            | Branch       | Enabled           |               |
| BUS                        | BUS                                   |                           |               | VEHICLE COLLATERAL | ALL                                | ALL          | Y                 |               |
| BUS_TEST                   | BUS_TEST                              |                           |               | VEHICLE COLLATERAL | ALL                                | ALL          | Y                 |               |
| CAR                        | CAR                                   |                           |               | VEHICLE COLLATERAL | ALL                                | ALL          | Y                 |               |
| CAR_CP                     | CAR_CP                                |                           |               | VEHICLE COLLATERAL | ALL                                | ALL          | N                 |               |
| CAR_CP2                    | CAR_CP2                               |                           |               | VEHICLE COLLATERAL | ALL                                | ALL          | N                 |               |
| sset Sub Type              |                                       |                           |               |                    |                                    | e∯⊨ Add      | 🖉 Edit 🔄 Vjew     | ⊘ Au          |
| View - Format -            | 🖙 🔟 Freeze 🎢 Detach 🥥 Wray            | · @2                      |               |                    |                                    |              |                   |               |
| Asset Sub Type<br>MINI BUS | Description<br>MINI BUS               |                           |               |                    | Asset Property Type<br>INDERMINATE |              | Enab              | led           |
| sset Sub Type              |                                       |                           |               |                    | E Sa                               | ive and Stay | Save and Return   | <<br><u> </u> |
|                            | Asset Sub Type                        | MINI BUS                  |               |                    | * Enabled                          |              |                   |               |
|                            | * Description                         | MINI BUS                  |               |                    |                                    |              |                   |               |
|                            | * Asset Property Type                 | INDERMINATE               |               |                    |                                    |              |                   |               |
| Attributes / Addor         | Makes and Models Usage/Rental Details | Usage Charge Matrix Renta | Charge Matrix |                    |                                    |              |                   |               |
| Asset Attribut             | PS                                    |                           |               |                    |                                    | ් Add        | Edit View         | ⊘ Audit       |
| View - Format -            | 📑 📅 Freeze 🚰 Detach 🛛 🖓 Wi            | ap 🚯                      |               |                    |                                    |              |                   |               |
| Attribute/Addon            |                                       | escription                |               | Default            |                                    |              | Value Enable      | -             |
| No data to display.        |                                       |                           |               | Deroort            |                                    |              | . store entouries |               |

A brief description of the fields is given below:

# Table 4-2 Asset Type

| Field           | Do this  |  |
|-----------------|--|--|
| Asset Type      | Specify the asset type.  |  |
| Description     | Specify the description for the asset. (This is the asset type which will appear throughout the system).   |  |
| Collateral Type | Select the collateral type (the general category that the asset type falls within) from the drop-<br>down list.  |  |
|                 | <b>Note:</b> There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.   |  |
| Company         | Select the portfolio company to which the asset<br>type belongs, from the drop-down list. These are<br>the companies within your organization that can<br>make Line using this asset type. This may be<br>ALL or a specific company. |  |

| Do this  |
|--|
| Select the portfolio branch to which the asset<br>type belongs, from the drop-down list. This is the<br>branch within the selected company that can<br>make Line using this asset type. This may be<br>ALL or a specific branch. This must be ALL if in<br>the Company field you selected ALL. |
| <b>IMPORTANT</b> : By selecting which asset type to use, the system searches for a best match using the following attributes:  |
| 1. Company   |
| 2. Branch  |
| Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.   |
| Check this box to enable the asset type and indicate that the asset type is currently in use.  |
|  |

# Table 4-2 (Cont.) Asset Type

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the Asset Sub Type section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

## Table 4-3 Asset Sub Type

| Field               | Do this  |
|---------------------|--|
| Asset Sub Type      | Specify the asset sub type.                          |
| Description         | Specify the description for the asset subtype.       |
| Asset Property Type | Select the type of property from the drop-down list. |
| Enabled             | Check this box to enable the asset sub type.         |

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Click Setup > Setup > Products > Assets > Attributes/Addons.
- 7. In the Attributes/Addons section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 4-4 Attributes/Addons

| Field           | Do this  |  |  |
|-----------------|--|--|--|
| Attribute/Addon | Displays the asset attribute or addon name for the selected asset).  |  |  |
| Description     | Select the description for the asset attribute/<br>addon from the dropdown list.   |  |  |
| Default         | Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |  |  |

| Field   | Do this   |  |
|---------|---|--|
| Value   | Specify the default monetary value to be copied<br>or displayed when the asset attributes and<br>addons fields are completed on an application for<br>this asset. |  |
| Enabled | Check this box to enable the asset attribute/<br>Addon and indicate that it is available for this<br>type of asset.   |  |

# Table 4-4 (Cont.) Attributes/Addons

- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- 9. Click the Setup > Setup > Products > Assets > Makes and Models.
- In the Makes and Models section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

| Field      | Do this   |
|------------|---|
| Make       | Specify asset make.   |
| Model      | Specify asset model.  |
| Style      | Specify asset style type.   |
| Model Year | Specify asset model year.   |
| Enabled    | Check this box to enable the asset make and<br>model and indicate that it is included on fields for<br>this asset type. |

### Table 4-5 Makes and Models

**11.** Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Usage/Rental Details
- Usage Charge Matrix
- Rental Charge Matrix

# 4.1.1 Usage/Rental Details

The Usage / Rental Details sub tab allows you to define Usage/Rental definition details to categorize the incoming asset usage/rental data based on different parameters. The details maintained here are populated in Origination screen for billing calculation and can also be modified based on requirement.

- In the Usage/Rental Details section, perform any of the Basic Operations mentioned in Navigation chapter.
- 2. A brief description of the fields is given below:



| Field          | Do this  |
|----------------|--|
| Agreement Type | Select the agreement type as one of the<br>following from the drop-down list. The selected<br>Agreement Type defines the criteria for pricing<br>selection during billing calculation.<br>• USAGE<br>• RENTAL<br>• USAGE RENTAL  |
|                | <b>Note:</b> Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:   |
|                | <ul> <li>For Usage Agreement Type, the following fields are editable:</li> <li>Calc Method</li> <li>Usage Cycle</li> <li>Min Usage</li> <li>Max Usage</li> <li>Discount %</li> <li>Usage Rollover / Advance</li> <li>Usage Term Calc Method</li> <li>For Rental Agreement Type, the following fields are editable:</li> <li>Discount %</li> <li>Discount Amount</li> <li>Security Deposit</li> </ul> |
|                | For Usage Rental Agreement Type, the following<br>fields are editable:<br>Usage Cycle<br>Max Usage<br>Discount %<br>Discount Amount<br>Security Deposit  |
| Calc Method    | <ul> <li>Select the calculation method as one of the following from the dropdown list.</li> <li>TIERED (billing is based on the defined Usage/Rental Charge Matrix)</li> <li>NON-TIERED (system automatically chooses the applicable slab based on the final usage value)</li> </ul>   |
| Usage Cycle    | Select the frequency of billing the asset usage<br>from the drop-down list. This field is disabled for<br>RENTAL agreement type.   |
| Min Usage      | Specify the minimum usage value of the allowed<br>range. This field is disabled for RENTAL<br>agreement type.  |
| Max Usage      | Specify the maximum usage value of the allower<br>range. This field is disabled for RENTAL<br>agreement type.  |
| Discount %     | Specify the percentage of discount exempted from final billing.  |

# Table 4-6 Usage/Rental Details



| Field                         | Do this   |  |
|-------------------------------|---|--|
| Usage Rollover / Advance      | <ul> <li>Select the type of asset usage calculation as one of the following:</li> <li>ROLLOVER (remaining usage balance is carried forward to next cycle)</li> <li>NO-ROLLOVER (remaining usage balance is not carried forward)</li> <li>ROLLOVER AND ADVANCE (remaining usage balance is carried forward)</li> <li>ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle car be utilized upfront)</li> <li>ADVANCE (total usage limit for current cycle can be utilized upfront)</li> <li>Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and NO-ROLLOVER option is applicable by default.</li> </ul> |  |
| Reset Frequency               | Specify the reset frequency of the billing cycle.<br>This field is disabled for RENTAL and USAGE<br>RENTAL agreement types and is available for<br>ROLLOVER, ADVANCE and ROLLOVER AND<br>ADVANCE methods of asset usage billing.  |  |
| Usage Term Calc Method        | <ul> <li>Select the type of asset usage term for billing calculation as one of the following from the drop down list:</li> <li>ACTUAL - here the current details updated/received is treated as the final record for usage term calculation.</li> <li>AVERAGE - here system takes the average of usage details received in previous cycles for usage term calculation.</li> <li>The calculation method selected here is populated to Elastic Term Calc Method field in Origination/Servicing Collateral screen. This field is disabled for RENTAL and USAGE RENTAL</li> </ul>   |  |
| Discount Amount               | agreement type.<br>If you are defining Usage/Rental Details for<br>RENTAL or USAGE RENTAL type of<br>agreements, specify the discount amount<br>allowed upfront from the final billing. This field is<br>disabled for USAGE agreement type.   |  |
| Security Deposit              | If you are defining Usage/Rental Details for<br>RENTAL or USAGE RENTAL type of<br>agreements, specify the security deposit amou<br>paid upfront for the term. This field is disabled<br>USAGE agreement type.   |  |
| Excess Rent Collection Method | If you have selected the Agreement Type as<br>USAGE RENTAL, select one of the following typ<br>of Charge Matrix to be used to derive the Exces<br>Rent Collection Method from the drop-down list.<br>USING USAGE MATRIX<br>USING RENTAL MATRIX  |  |

# Table 4-6 (Cont.) Usage/Rental Details

3. Perform any of the Basic Actions mentioned in Navigation chapter.



# 4.1.2 Usage Charge Matrix

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

1. In the **Usage Charge Matrix** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field           | Do this   |
|-----------------|---|
| Billing Cycle   | Select the frequency of the billing cycle for the asset from the drop-down list.  |
| Units From      | Specify the minimum number of units from which the current usage charge matrix is applicable.   |
| Charge Per Unit | Specify the amount to be charged for every unit.  |
| Charge Type     | <ul> <li>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</li> <li>BASE (Units considered as base and chargeable at base rate)</li> <li>EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle)</li> <li>EXCESS LIFE (Units exceeding the total contracted units and chargeable considering the total excess life cycle)</li> <li>Excess life is not applicable for Rental agreement type.</li> </ul> |
| Enabled         | Check this box to enable the charge matrix for usage calculation.   |

Table 4-7 Usage Charge Matrix

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.1.3 Rental Charge Matrix

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

1. In the **Rental Charge Matrix** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                | Do this  |  |
|----------------------|--|--|
| Billing Cycle        | Select the frequency of the billing cycle for the asset from the drop-down list. |  |
| Rental Duration From | Specify the minimum duration for which the rental charge is applicable.          |  |

# Table 4-8 Rental Charge Matrix



| Field            | Do this  |
|------------------|--|
| Charge Per Cycle | Specify the amount to be charged for every<br>rental cycle.  |
| Charge Type      | <ul> <li>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</li> <li>BASE (Chargeable units exceeding from base units allowed)</li> <li>EXCESS CYCLE (Chargeable units exceeding from billing cycle units)</li> <li>EXCESS LIFE (Chargeable units exceeding the total contract term)</li> </ul> |
|                  | Excess life is not applicable for Rental / Usage,<br>Rental agreement types.   |
| Enabled          | Check this box to enable the charge matrix for usage calculation.  |

## Table 4-8 (Cont.) Rental Charge Matrix

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

interest rate = index rate + margin rate.

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

# Note:

You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

# To set up Index Rates

- 1. Click Setup > Setup > Products > Index Rates.
- 2. In the **Index** section, perform any of the Basic Operations mentioned in Navigation chapter.:



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|------------------------------------|--|--|
| DashBoard                          | Index Rates ×                              | ×  |
| Origination                        |  |  |
| Servicing                          | Index                                      | 🖶 Add 🥒 Edit 📃 Yiew 🔗 Au                   |
| Collections                        | View - Format - 🔐 🎹 Freeze 🔛 Detach 🖉 Wrap |  |
| WFP                                | Index Type Short Description               | Description Enabled                        |
| Tools                              | PRIME RATE PRIME RATE                      | PRIME RATE Y                               |
|                                    | FLAT RATE FLAT RATE                        | FLAT RATE Y                                |
| up                                 |  |  |
| etup<br>Administration<br>> System | A Index                                    | Save and Add Save and Stay Save and Return |
| > User                             | * Index Type                               | * Enabled                                  |
| Products                           | * Short Description                        |  |
| Asset Types<br>Index Rates         | * Description                              |  |
| Currency Exchange                  | becontrol                                  |  |
| Scoring Parameters                 | , Index Details                            | 👍 Add 🥒 Edit 📃 View 🛷                      |
| Products<br>Pricings               | View 🛩 Format 🛩 📑 Freeze 🚮 Detach 👩 Wrap 🔯 |  |
| Contract                           | Start Dt Rate                              | Enabled                                    |
| Edits                              | No data to display.                        |  |
| Cycles                             |  |  |
| Scoring Models<br>Fees             |  |  |
| Origination Fees                   |  |  |
| Compensation                       |  |  |
| Commission                         |  |  |
| Insurance                          |  |  |
| Checklists<br>Stipulations         |  |  |
| Spreads                            |  |  |
| Statement Messages                 |  |  |
| Letters                            |  |  |
| Promotions                         |  |  |
| Subvention                         |  |  |
| Escrow                             | •  |  |

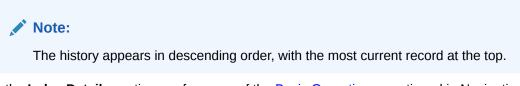
### Figure 4-2 Index Rates

3. A brief description of the fields is given below:

# Table 4-9 Index

| Field             | Do this   |
|-------------------|---|
| Index Type        | Select the type of index from the drop-down list. |
| Short Description | Specify a short description of the index.         |
| Description       | Specify the index description.                    |
| Enabled           | Check this box to activate the index type.        |

 Perform any of the Basic Actions mentioned in Navigation chapter. The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.



5. In the **Index Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

## Table 4-10 Index Details

| Field    | Do this  |
|----------|--|
| Start Dt | Specify the effective start date for the index rate.<br>You can even select the date from the adjoining<br>Calendar icon.    |
| Rate     | Specify the new index rate effective from above mentioned date as a percentage.  |
|          | <b>Note</b> : For the FLAT RATE index there should be only one entry with a Start Dt. = $01/01/1900$ and a RATE = $0.0000$ . |

# Table 4-10 (Cont.) Index Details

| Field   | Do this  |
|---------|--|
| Enabled | Check this box to activate the index rate effective from start date mentioned above. |

6. Perform any of the Basic Actions mentioned in Navigation chapter.

# Note:

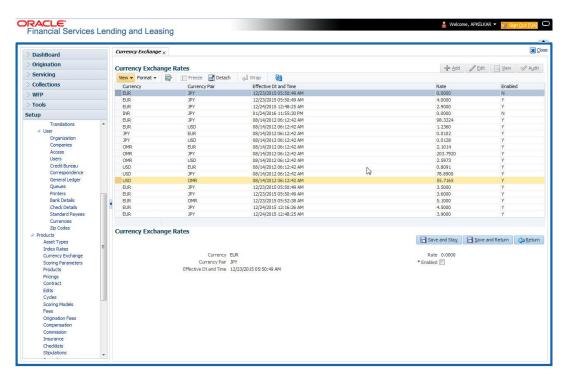
Variable rate functionality is not extended to pre-compute accounts.

# 4.3 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC\_BJ\_100\_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

## To set up the Currency Exchange

- 1. Click Setup > Setup > Products > Currency Exchange.
- 2. In the **Currency Exchange Rates** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



## Figure 4-3 Currency Exchange Rates



| Field                   | Do this  |
|-------------------------|--|
| Currency                | Select the currency being exchanged from the<br>drop-down list.  |
| Currency Pair           | Select the currency to be paired with from the<br>drop-down list.  |
| Effective Date and Time | Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon. |
| Rate                    | Specify the exchange rate (required).  |
| Enabled                 | Check this box to activate the currency exchange rate.   |

## Table 4-11 Currency Exchange Rates

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.4 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

The system's pricing scores apply to applications and are based on information recorded during origination.

## **Credit Scoring**

Parameters define the factors that can be used when scoring an application during underwriting and generating an initial decision on whether you wish to fund an amount. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models screen, allows you to automate much of the initial decision process in underwriting accounts.

The Formula Definition section on the Scoring Parameters screen allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. The system calculates scoring parameters using application data, credit bureau information, and applicant details.

### To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

- 1. Click Setup > Setup > Products > Scoring Parameters.
- In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

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| <ul> <li>Serving</li> <li>Serving</li> <li>Vere Tormale Expension</li> <li>Serving Frankers</li> <li>Song Fr</li></ul>   |                    |                                |                                 |                |              |                             |                   |                               |
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| origination Free<br>Compensation Free<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensation<br>Compensa                                     |                    | Formula Definition             |                                 |                |              |                             | Add / Edit        | yiew 🖉 Au                     |
| Commission Set ( Vaniste London't Van Operator ) Exer<br>Instrume<br>Chekite<br>Solution<br>Solution<br>Solution  |                    | View - Format - 🛃 🎹 Freeze 🚮 I | letach 🖉 Wrap 🔯                 |                |              |                             |                   |                               |
| Insanne 3 ACC_RAQ,BAYS Y<br>Chaddits<br>Stighters<br>Signada<br>Statemer Hesages  |                    | Seq (                          |                                 |                | Variable     | Constant Value Mathematic   | ( )               | Enabled                       |
| Checklists<br>Soppade<br>Spreads<br>Satement Messages<br>Letters  |                    | 1                              |                                 |                | ACC DLO DAYS | Operator                    |                   | Y                             |
| Separations<br>Sparasti<br>Sectores Hessages<br>Letters   |                    |                                |                                 |                |              |                             |                   |                               |
| Satemen Hessages  |                    |                                |                                 |                |              |                             |                   |                               |
| Letters   | Spreads            |                                |                                 |                |              |                             |                   |                               |
|   | Statement Messages |                                |                                 |                |              |                             |                   |                               |
|   |                    |                                |                                 |                |              |                             |                   |                               |
| Promotions<br>Subjection  | Promotions         |                                |                                 |                |              |                             |                   |                               |
|   | Escrow             | -                              |                                 |                |              |                             |                   |                               |

### Figure 4-4 Parameters

A brief description of the fields is given below:

| Field        | Do this  |
|--------------|--|
| Parameter    | Specify the name of the scoring parameter. The<br>system recommends entering a name that in<br>some way reflects how the parameter is used; for<br>example, use FICO_SCORE instead of<br>PARAMETER_1.  |
| Description  | Specify a description of the parameter. Again,<br>Specify a name that reflects how the parameter<br>is used; for example, use FICO SCORE and<br>WEIGHTED FICO SCORE instead of FICO<br>SCORE NUMBER 1 and FICO SCORE<br>NUMBER 2.  |
| Data Type    | Select the data type of the scoring parameter<br>being defined from the drop-down list. This<br>determines how the system handles the values.<br>(While DATE and CHARACTER are available<br>data types, generally only NUMBER should be<br>used when defining a scoring parameter. |
| Scoring Type | Select the scoring type from the drop-down list:<br>CREDIT SCORING or BEHAVIORAL SCORING.  |
| Enabled      | Check this box to enable and indicate that the scoring parameter is available.   |

## Table 4-12 Parameters

3. Perform any of the Basic Actions mentioned in Navigation chapter. The Formula Definition section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

 In the Formula Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| Field                 | Do this  |
|-----------------------|--|
| Seq                   | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).                                  |
| (                     | Specify a left bracket, if you need to group part of<br>your formula definition.   |
| Variable              | Select the variable from a validated field based<br>on the user-defined table<br>SCR_CRED_SUMMARY: SCORING<br>PARAMETERS, from the drop-down list. |
| Constant Value        | Specify the constant value (optional).   |
|                       | You can specify varchar values which includes<br>Numbers, Alphabets/ letters, special character/<br>symbols.                                       |
| Mathematical Operator | Select the math operator to be used on the adjacent formula definition rows, from the drop-<br>down list.  |
| )                     | Specify a right bracket, if you are grouping part of your formula definition.  |
| Enabled               | Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.                        |

# Table 4-13 Formula Definition

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Parameters section, click Show Expression. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

# 4.5 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product such as the description, start and end dates, collateral type and sub type, credit bureau reporting attributes, billing cycle, index and rate calculation attributes.

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.



The Rate Adjustments section is used to define the frequency of rate change allowed during interest rate calculations.

# To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

- 1. On the Oracle Financial Services Lending and Leasing home screen, Setup > Setup > Administration > User > Products > Products > Line.
- 2. In the **Product Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

| Image         Less           View ▼ Format ▼         Image         Image         Image           Product         Description         Start Dt         End Dt           CREDIT LINE         RevOlution         Start Dt         End Dt           LINE AUS         AUS LINE GREDIT LINE         07/20/1987         12/31/4000           LINE AUS         AUS LINE GREDIT LINE         07/20/1987         12/31/4000           LINE HERKY BILL         Une Breekery BILL         12/31/4000         12/31/4000           LINE HERKING         11/17/1997         12/31/4000         12/31/4000           LINE HERKINGL         LINE HERKINGL         12/31/4000         12/31/4000           LINE HERKINGL         LINE GRESKIP         01/01/2019         12/31/4000           LINE HERKINGL         LINE GRESKIP         01/01/2019         12/31/4000           LINE GRESKIP         01/01/2019         12/31/4000         12/31/4000  | Direct<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y | Create Copy<br>Close Account After<br>Poid-Off<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y | Customer Credit<br>Limit<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>N | Same Billing Cycle<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>Y |  | View Audit<br>Skip Credit B.<br>Reporting<br>N<br>N<br>N<br>N<br>N<br>N<br>Y |
|--|---|---|---|--|--|--|
| View + Format +         Image: Tenze +         Tenze + <thtenze +<="" th=""> <thtenze +<="" th="">         Tenze +</thtenze></thtenze>       | Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y           | Close Account After<br>Paid-Off<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y                     | Limit<br>Y<br>N<br>N<br>N<br>N<br>N<br>N                              | Same Billing Cycle N N N N N N N N N N N N N N N           | Enabled<br>Y<br>Y<br>N<br>Y<br>Y<br>Y<br>Y | Skip Credit Bu<br>Reporting<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>Y     |
| View * Format -         Image: Tenza *         Tenza * <thtenza *<="" th="">         Tenza *         <thtenza *<="" th=""></thtenza></thtenza> | Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y           | Close Account After<br>Paid-Off<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y                     | Limit<br>Y<br>N<br>N<br>N<br>N<br>N<br>N                              | Same Billing Cycle N N N N N N N N N N N N N N N           | Enabled<br>Y<br>Y<br>N<br>Y<br>Y<br>Y<br>Y | Skip Credit Bu<br>Reporting<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>N<br>Y     |
| Product         Description         Start Dt         End Dt           CREDIT LINE         REVOLVING CREDIT LINE         07/30/1687         12/31/4000           LINE AUS         AUS LINE UNRECORED (VR)         12/17/1997         12/31/4000           LINE WEEKLY BILL.         UNE VEREXY         11/17/1997         12/31/4000           LINE-BIENNIAL         LINE-BIENNIAL         12/17/1997         12/31/4000           LINE-BIENNIAL         LINE-BIENNIAL         12/17/1997         12/31/4000           LINE-WEEKLY         LINE-BIENNIAL         12/31/4000         12/31/4000  | Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y           | Close Account After<br>Paid-Off<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y                     | Limit<br>Y<br>N<br>N<br>N<br>N<br>N<br>N                              | N<br>N<br>N<br>N<br>N<br>N                                 | Y<br>Y<br>N<br>Y<br>Y<br>Y<br>Y            | Reporting N N N N N N N N Y Y  |
| LINE ALS ALS LINE UNSECURED (VR) 12/17/1997 12/31/4000<br>LINE-BEAY BILLINS 01/07/2019 12/31/4000<br>LINE-BE-WEEKLY LINE-H-WEEKLY 12/17/1997 12/31/4000<br>LINE-BEINNIAL LINE-BEINNIAL 12/17/1997 12/31/4000<br>LINE-WEEKLY LINE-WEEKLY 12/31/4000<br>LINE-CR8_SKIP LINE CR8 SKIP 01/01/2019 12/31/4000  | Y<br>Y<br>Y<br>Y<br>Y                     | Y<br>Y<br>Y<br>Y<br>Y<br>Y<br>Y   | Y<br>N<br>N<br>N<br>N<br>N  | N<br>N<br>N<br>N<br>N                                      | Y<br>N<br>Y<br>Y<br>Y                      | N N N N N N N N N N N Y Y  |
| LINE ALS ALS LINE UNSECURED (VR) 12/17/1997 12/31/4000<br>LINE-BEAY BILLINS 01/07/2019 12/31/4000<br>LINE-BE-WEEKLY LINE-H-WEEKLY 12/17/1997 12/31/4000<br>LINE-BEINNIAL LINE-BEINNIAL 12/17/1997 12/31/4000<br>LINE-WEEKLY LINE-WEEKLY 12/31/4000<br>LINE-CR8_SKIP LINE CR8 SKIP 01/01/2019 12/31/4000  | Y<br>Y<br>Y<br>Y<br>Y                     | Y<br>Y<br>Y<br>Y<br>Y   | N<br>N<br>N<br>N  | N<br>N<br>N<br>N   | Y<br>Y<br>Y<br>Y                           | N<br>N<br>N<br>N<br>Y  |
| LINE WERKLY BIL. LINE WERKLY BILLING 01/01/2019 12/31/4000<br>LINE-BI-WERKLY LINE-BI-WERKLY 12/17/1997 12/31/4000<br>LINE-BIENNIAL LINE-BIENNIAL 12/17/1997 12/31/4000<br>LINE-TREINNIAL LINE-TREINNIAL 12/17/1997 12/31/4000<br>LINE-WERKLY 12/17/1997 12/31/4000<br>LINE-CRB_SKIP LINE-CRB SKIP 01/01/2019 12/31/4000  | Y<br>Y<br>Y<br>Y                          | Y<br>Y<br>Y<br>Y  | N<br>N<br>N   | N<br>N<br>N  | Y<br>Y<br>Y<br>Y                           | N<br>N<br>N<br>N<br>Y  |
| LINE-BERNIZAL LINE-BEINNIZAL 12/17/1997 12/31/4000<br>LINE-TREIBNIZAL LINE-TREIBNIZAL 12/17/1997 12/31/4000<br>LINE-WERKY 12/17/1997 12/31/4000<br>LINE_CRB_SKIP LINE CRB SKIP 01/01/2019 12/31/4000   | Y<br>Y<br>Y                               | Y<br>Y<br>Y   | N<br>N  | N<br>N   | Y<br>Y<br>Y                                | N N N Y Y  |
| LINE-TREINNIAL LINE-TREINNIAL 21/17/1997 12/31/4000<br>LINE-WEERLY 12/31/4000<br>LINE_CRB_SKIP LINE CRB SKIP 01/01/2019 12/31/4000<br>4  | Y<br>Y                                    | Y   | N   | N  | Y  | N<br>N<br>Y  |
| LINE-WEEKLY 12/17/1997 12/31/4000<br>LINE_CRB_SKIP 01/01/2019 12/31/4000   | Y   | Ŷ   | N   | N  | Y  | N<br>Y   |
| LINE_CR8_SKIP LINE CR8 SKIP 01/01/2019 12/31/4000 €  |   |   |   |  |  | Υ  |
|  | Y   | Y   | N   | Y  | Y  |  |
| e Product  |   |   |   |  |  |  |
|  |   |   |   | Save and Stay  | Save and F                                 | Return 🤇 🛵 <u>B</u> eturn  |
| Product CREDIT LINE * Customer Cre   | edit Limit 🗹                              |   | * Credit I  | Bureau Portfolio Type                                      | LINE OF CREDIT                             | Ŧ  |
| * Description REVOLVING CREDIT LINE * Same Bill  | ina Cycle 🔲                               |   | * Credit  | Bureau Account Type  | LINE OF CREDIT                             |  |
| * Start Dt 07/30/1987  | Enabled Ch                                | eck to enable/disable Skip Cre  |   |  |  | T  |
| * End Dt 12/31/4000 B * Skip Credit Bureau R   | Reporting                                 |   |   |  |  |  |
|  | eral Type VEHICLE                         | COLLATERAL  |   | * Category   |  | ٣  |
| Differ and   |   |   |   | Index Rounding   | NO ROUNDING T                              | O INDEX RATE   |
| * Close Account After Paid-Off 🗹 * Collateral S  | Sub Type PERSONA                          | AL PROPERTY VEHICLE   |   |  |  |  |
| roduct Itemizations  |   |   |   | ් Add  | 🖉 Edit                                     | View 🔗 Audit   |
| View 🕶 Format 🕶 📓 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap 🚱   |   |   |   |  |  |  |
| Itemization  |   |   | Disc Rate   | Sort   | Sig  | an Enabled   |
| ITM ADMINISTRATION / ACOUISITION FEE   |   |   |   | 0  | 🔍 +ve 🔵 -v                                 | ve y   |

Figure 4-5 Product Definition

Table 4-14Product Definition

| Field       | Do this  |
|-------------|--|
| Product     | Specify the product code as defined by your<br>organization (in other words, how you want to<br>differentiate the products). For example, products<br>can be differentiated according to asset. The<br>product code, or name, is unique. |
| Description | Specify the description of the product. (This is the product description as it appears throughout the system).   |
| Start Dt    | Specify the start date for the product. You can even select the date from the adjoining Calendar icon.   |
| End Dt      | Specify the end date for the product. You can even select the date from the adjoining Calendar icon.   |



| Field                         | Do this   |
|-------------------------------|---|
| Direct                        | Check this box, if you need the product to be<br>originated directly to customer. (In this case, the<br>compliance state is the state listed in the<br>customer's current mailing address.) If<br>unchecked, the product is an indirect lending<br>product; that is, payment is made to the<br>producer. (In this case, the compliance state is<br>the state listed in the producer's address.) |
| Close Account After Paid- Off | Check this box to allow the account to be closed<br>once the account is paid off i.e. system closes<br>the account after the number of days specified in<br>the system parameter has elapsed. This option is<br>selected by default.  |
|                               | If not selected, system ignores the system<br>parameter and does not close the account even<br>if the account is paid off i.e. system keeps the<br>accounts active so that the equity can be traded<br>with other accounts. For information on accounts<br>trading, refer to <b>Appendix - Trading of</b><br><b>Accounts</b> chapter.   |
|                               | Note: If the business practice of a financial institution is <b>not</b> to close the accounts then this Indicator need to be unchecked. Mainly in the Vacation Ownership where a Timeshare product can be traded anytime even if the account is paid-off, this feature is used.   |
| Customer Credit Limit         | Check this box to enable <b>Customer Credit Limit</b><br>tab in Origination module. Using the <b>Customer</b><br><b>Credit Limit</b> tab, an underwriter can define a<br>specific credit limit for the customer while funding<br>the first application and based on that credit limit,<br>subsequent applications can be funded.<br>For more information, refer to <b>Customer Credit</b>       |
|                               | Limit details in User Guide.  |
| Same Billing Cycle            | Check this box to set the same billing cycle<br>(supported only billing cycles Monthly and<br>Weekly) for all the future applications funded for<br>an existing customer.   |
| Enabled                       | Check this box to activate the product.   |
|                               | <b>Note</b> : You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products.   |

# Table 4-14 (Cont.) Product Definition



| Field                         | Do this  |
|-------------------------------|--|
| Skip Credit Bureau Reporting  | Check this box to skip credit bureau reporting of<br>all Accounts funded with this product type - i.e.<br>on funding an application, that particular account<br>is enabled with this parameter and is excluded<br>when the metro II batch job is run for credit<br>bureau reporting. |
|                               | This option can also be enabled/disabled at individual account level in Servicing by posting <b>Skip Credit Bureau Reporting Maintenance</b> nonmonetary transaction.  |
|                               | However note that existing behaviour of <b>Stop</b><br><b>Bureau Account</b> condition would still be<br>applicable.   |
| Collateral Type               | Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.  |
| Collateral Sub Type           | Select the collateral sub type for the product, from the drop-down list.   |
| Credit Bureau Portfolio Type* | Select the credit bureau portfolio type for the product, from the dropdown list.   |
| Credit Bureau Account Type*   | Select the account type for the product, from the drop-down list.  |
|                               | * <b>Note</b> : The Credit Bureau Portfolio Type and<br>Credit Bureau Account Type fields determine<br>how the portfolio is reported back to the credit<br>bureaus.  |
| Billing Cycle                 | Select the billing cycle for the product, from the drop-down list.   |
| Category                      | Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.   |
| Index Rounding                | Select the index rate rounding factor for the product, from the drop-down list.  |
|                               | <b>Note</b> : For more information, refer Appendix C: Rounding Amounts and Rate Attributes.  |

## Table 4-14 (Cont.) Product Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

• Product Itemizations

# 4.5.1 Product Itemizations

- Click Setup > Setup > Administration > User > Products > Products > Line > Product Itemizations.
- In the Product Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:



| Field         | Do this  |
|---------------|--|
| Itemization   | Select the itemization type for the product selected in product definition section, from the drop-down list.   |
| Discount Rate | Specify the discount rate.   |
| Sort          | Specify the sort order.  |
| Sign          | Select +ve for a positive number and -ve for a negative number.  |
|               | <b>Note</b> : The +ve and -ve buttons determine<br>whether the values will increase or decrease the<br>itemization total for the product based on the<br>selected product. Together the contents of the<br>Product Itemization sub screen, positive and<br>negative, add up to the amount. |
| Enabled       | Check this box to indicate that this product itemization is currently available.   |

#### Table 4-15 Product Itemization

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.6 Pricings

The Pricing screen records pricing information related to your products. the system uses the information in the Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. the system will always search for a unique match.

When you choose the **Select Pricing** while making a decision on the **Underwriting** window, the system displays the best match and completes the Pricing and Approved sections under Summary sub tab. The information in the Approved section cite the minimum amounts for the selected product, though the user can edit these figures.

The system determines the best match by looking at all enabled pricing strings on the Pricing screen that meet the following criteria:

- Exactly match the application values for the Promotion and Billing Cycle fields.
- Are less than or equal to the application values for the Term, Amount, Age, and Start Date fields.
- Match either the application value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. The system recognizes the first row returned as the best match.



## Note:

- You should set up a default pricing for each billing cycle and pricing that the system can select to ensure error-free performance. Oracle Financial Services Software recommends creating a single version of each edit type, where ALL is the value in the selection criteria fields listed above. If the system cannot find a pricing match, it will display an error message.
- The system supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid re-entering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts

#### To set up the Pricing

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Pricings > Line.
- 2. In the Pricing Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| icings ×         |   |   |            |           |  |   |                  |                |   |   |            | 0         |
|------------------|---|---|------------|-----------|--|---|------------------|----------------|---|---|------------|-----------|
| an Line Lease    |   |   |            |           |  |   |                  |                |   |   |            |           |
|                  |   |   |            |           |  |   |                  |                |   |   |            |           |
| ine Pricing Defi |   | THE   |            |           |  |   |                  |                | 4   | 🖗 Add 🥒 Edit  | Uiew 🔄     | ⊘ Audit   |
| View ▼ Format ▼  |   |   | y Wrap 🔂   |           |  | Maturity Margin Rt                              |                  |                |   |   |            |           |
| Pricing          | Description   | Start Dt  | End Dt     | Enabled M | laturity Margin To   | From  | Maturity Index   | Margin To      | Margin From   | Index   | Max Cred   | it F      |
| CN_LN_OE_01      | DEFAULT PRICING.  | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1   | 12/31/4000 |           | 4.9900   | 4.9900  | PRIME RATE       | 24.9900        | 4.9900  | PRIME RATE  | 1000000    | 1         |
|                  | ST DEFAULT PRICING  |   | 12/31/4000 |           | 4.9900   | 4.9900  | PRIME RATE       | 24.9900        | 4.9900  | PRIME RATE  | 100000     |           |
|                  | DEFAULT PRICING   |   | 12/31/4000 |           | 4.9900   | 4.9900  | PRIME RATE       | 24.9900        | 4.9900  | PRIME RATE  | 100000     |           |
| SKSK_TEST        | SKSK_TEST   | 12/20/2015  | 12/31/4000 | 1 24      | 4.9900   | 4.9900  | FLAT RATE        | 24.9900        | 4.9900  | FLAT RATE   | 100000     |           |
|                  | Pricing CN  | LN_OE_01  |            |           |  |   |                  |                | * Asset Type  |   | and Return | Ca Return |
|                  | Pricing CN  | LN_OE_01  |            |           |  |   |                  |                |   |   |            |           |
|                  | * Description DE  | FAULT PRICING-LC  | x          |           | 56   | election Criteria                               |                  |                |   | ALL   |            | •         |
|                  | * Description DEI<br>* Start Dt 05  | FAULT PRICING-LC<br>/12/1994 0  | х          |           | Se<br>* Company AL   |   |                  |                | * Asset Type  | ALL   |            |           |
|                  | * Description DEI<br>* Start Dt 05,<br>* End Dt 12,   | FAULT PRICING-LC<br>/12/1994  | x          |           | * Company AL   | L<br>d  |                  |                | * Asset Type<br>* Sub Type  | ALL<br>ALL<br>ALL   |            | •         |
|                  | * Description DEI<br>* Start Dt 05  | FAULT PRICING-LC<br>/12/1994 0  | x          |           | * Company AL   | L<br>À  | _                |                | * Asset Type<br>* Sub Type<br>* Asset Make  | ALL<br>ALL<br>ALL<br>ALL  |            | •         |
|                  | * Description DEI<br>* Start Dt 05;<br>* End Dt 12;<br>* Enabled V  | FAULT PRICING-LC<br>/12/1994 0  | x          |           | * Company AL<br>* Branch A   | L<br>ALL<br>AVILLY                              | •                |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model   | ALL<br>ALL<br>ALL<br>ALL<br>0   |            | •         |
|                  | * Description DE<br>* Start Dt 05;<br>* End Dt 12;<br>* Enabled V<br>Re   | FAULT PRICING-LC<br>/12/1994 🕹<br>/31/4000 🕹  | x          |           | * Company AL<br>* Branch AL<br>* Biling Cycle Nr   | L<br>ALL<br>L                                   | •                |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model<br>* Age<br>Trade-In<br>Mieage  | ALL<br>ALL<br>ALL<br>O<br>ALL<br>O  |            |           |
|                  | * Description DE<br>* Start Dt 05,<br>* End Dt 12,<br>* Enabled V<br>Re<br>* Draw Period 7  | FAULT PRICING-LC<br>/12/1994 25<br>/31/4000 25  | x          |           | * Company AL<br>* Branch AD<br>* Biling Cycle Nrc<br>* Product AL  | L<br>ALL<br>AVITLY<br>L                         |                  |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model<br>* Age<br>Trade-In<br>Mieage<br>* Currency  | ALL<br>ALL<br>ALL<br>ALL<br>O<br>ALL<br>O<br>ALL  |            |           |
|                  | * Description DE<br>* Start Dt 05/<br>* End Dt 12/<br>* Enabled V<br>Re<br>* Draw Period 7<br>* Repmt Period 12   | FAULT PRICING-LC<br>/12/1994 26<br>/31/4000 26  | x          |           | * Company AL<br>* Branch A<br>* Biling Cycle Mr<br>* Product AL<br>* State AL  |   | •                |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model<br>* Age<br>Trade-In<br>Mleage<br>* Currency<br>* Promotion   | ALL<br>ALL<br>ALL<br>O<br>ALL<br>O<br>ALL<br>NONE   |            |           |
|                  | * Description DEI<br>* Start Dt 05,<br>* End Dt 12,<br>* Enabled V<br>Reg<br>* Draw Period 7<br>* Repmt Period 12<br>* Max Credit 100   | FAULT PRICING-LC<br>/12/1994 25<br>/31/4000 25<br>:sult                                 |            |           | * Company AL<br>* Branch At<br>* Biling Cycle Nr<br>* Product AL<br>* State AL<br>* Pro Group AL   |   | •                |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model<br>Trade-In<br>Mieage<br>* Currency<br>* Promotion<br>* Asset Value   | ALL<br>ALL<br>ALL<br>ALL<br>O<br>ALL<br>O<br>ALL<br>O<br>ALL<br>O<br>O<br>ALL<br>O<br>O<br>O<br>O |            |           |
|                  | * Description DEI<br>* Start Dt 05/<br>* End Dt 12,<br>* Enabled V<br>* Draw Period 7<br>* Repmt Period 12<br>* Max Credit 100<br>* Index PR  | FAULT PRICING-LC<br>/12/1994 100<br>/31/4000 100<br>ssult<br>000000<br>IME RATE         | ×          | * pro     | * Company AL<br>* Branch A<br>* Biling Cycle Mr<br>* Product AL<br>* State AL<br>* Pro Group AL<br>* Pro Type AL   |   |                  |                | * Asset Type<br>* Sub Type<br>* Asset Model<br>* Age<br>Trade-In<br>Mileoge<br>* Currency<br>* Promotion<br>* Asset Value<br>* LTV  | ALL<br>ALL<br>ALL<br>ALL<br>0<br>ALL<br>0<br>ALL<br>0.00<br>0.0000                                |            |           |
|                  | * Description DEI<br>* Start Dt 05,<br>* End bt 12,<br>* Enabled 27<br>* Enabled 27<br>* Reput Period 7<br>* Reput Period 12<br>* Max Credit 100<br>* Index PR<br>* Margin From 4,5 | FAULT PRICING-LC<br>/12/1994 100<br>/31/4000 100<br>ssult<br>000000<br>IME RATE<br>9900 |            | * pro     | * Company AL<br>* Branch AC<br>* Biling Cycle Nr<br>* Product AL<br>* Pro Group AL<br>* Pro Type AL<br>adducer Region AL                                       |   |                  |                | * Asset Type<br>* Sub Type<br>* Asset Make<br>* Asset Model<br>* Age<br>Trade-in<br>Mileage<br>* Currency<br>* Promotion<br>* Carrency<br>* Exset Value<br>* LTY<br>* Existing Customer | ALL ALL ALL ALL ALL ALL ALL O ALL O ALL ALL   |            |           |
|                  | * Description DEI<br>* Start Dt 05/<br>* End Dt 12,<br>* Enabled V<br>* Draw Period 7<br>* Repmt Period 12<br>* Max Credit 100<br>* Index PR  | FAULT PRICING-LC<br>/12/1994 65<br>/31/4000 65<br>esuit<br>000000<br>LIME RATE<br>9900  |            | * pro     | * Company AL<br>* Branch AP<br>* Biling Cycle Mr<br>* Product AL<br>* Pro Group AL<br>* Pro Group AL<br>* Pro Type AL<br>oducer Region AL<br>ucer Territory AL | L<br>ALL<br>ANTLY<br>L<br>L<br>L<br>L<br>L<br>L | ×<br>×<br>×<br>× | * Existing Cut | * Asset Type<br>* Sub Type<br>* Asset Model<br>* Age<br>Trade-In<br>Mileoge<br>* Currency<br>* Promotion<br>* Asset Value<br>* LTV  | ALL ALL ALL ALL ALL ALL ALL O ALL O ALL ALL   |            |           |

#### Figure 4-6 Pricings

A brief description of the fields is given below:



| Field                              | Do this   |
|------------------------------------|---|
| Pricing*                           | Specify the code for the pricing.   |
| Description*                       | Specify the description for the pricing.  |
| * Together these two fields define | the name of the pricing.  |
| Start Dt                           | Specify the start date for this pricing. You can even select the date from the adjoining Calendar icon.   |
| End Dt                             | Specify the end date for this pricing. You can even select the date from the adjoining Calendar icon.   |
| Enabled                            | Check this box to enable the pricing.   |
| Result section                     |   |
| Draw Period                        | Specify the draw term for which this pricing is valid.  |
| Repmt Period                       | Specify the repayment term for which this pricing<br>is valid.  |
| Max Credit                         | Specify the maximum credit Limit for this pricing.  |
| Index                              | Select the index type associated as FLAT/PRIME<br>RATE from the drop-down list.   |
| Margin From                        | Specify the minimum margin rate for the selected index type.  |
| Margin To                          | Specify the maximum margin rate for the selected index type.  |
| Maturity Index                     | Select the maturity index type associated as<br>FLAT/PRIME RATE from the drop-down list.  |
| Maturity Margin Rt From            | Specify the minimum margin rate for the selected maturity index type.   |
| Maturity Margin To                 | Specify the maximum margin rate for the selected maturity index type.   |
| Selection Criteria                 |   |
| Company                            | Select the portfolio company for this pricing, from<br>the drop-down list. This may be ALL or a specific<br>company.  |
| Branch                             | Select the portfolio branch for this pricing. This<br>may be ALL or a specific branch. (This must be<br>ALL if in the Company field you selected ALL),<br>from the drop-down list.  |
| Billing Cycle                      | Select the billing cycle for this pricing, from the drop-down list.   |
| Product                            | Select the product for this pricing, from the drop-<br>down list. This may be ALL or a specific product.<br>The available values come from a validated field<br>based on the selected billing cycle and the<br>product setup. |
| State                              | Select the state for this pricing, from the drop-<br>down list. This may be ALL or a specific state.  |
| Pro Group                          | Select the producer group for this pricing, from the drop-down list. This may be ALL or a specific producer group.  |
| Рго Туре                           | Select the producer type for this pricing, , from<br>the drop-down list. This may be ALL or a specific<br>producer type.  |

# Table 4-16 Pricing Definition



| Field              | Do this  |
|--------------------|--|
| Producer Region    | Select the region of the producer.   |
| Producer Territory | Select the territory of the producer.  |
| Producer           | Select the producer from the drop-down list. This<br>may be ALL or a specific producer. The available<br>values come from a validated field based on the<br>product group and product type.  |
| Grade              | Select the credit grade for this pricing, from the drop-down list. This may be ALL or a specific grade.  |
| Credit Limit       | Specify the minimum credit limit for which this pricing is valid.  |
| Asset Class        | Select the asset class from the drop-down list.<br>This may be ALL or a specific asset class. The<br>available values come from a validated field<br>based on the collateral type. You may create<br>additional user-defined lookup codes for these<br>lookup types as needed.   |
| Asset Type         | Select the asset type from the drop-down list.<br>This may be ALL or a specific asset type. The<br>available values come from a validated field<br>based your assets setup.  |
| SubType            | Select the asset sub type from the drop-down<br>list. This may be ALL or a specific asset sub<br>type. The available values come from a validated<br>field based your assets setup, and is linked to the<br>selected asset type.   |
| Asset Make         | Select the asset make from the drop-down list.<br>The available values come from a validated field<br>based your assets setup and is restricted based<br>on the selected Asset Type and Asset Sub Type.<br>For example, If ALL was selected for either Asset<br>Type or Asset Sub Type, then ALL will be the<br>only available selection for the asset make. |
| Asset Model        | Select the asset model from the drop-down list.<br>The available values come from a validated field<br>based your assets setup, and is restricted based<br>on the selected Asset Type and Asset Sub Type.<br>If ALL was selected for either Asset Type or<br>Asset Sub Type, then ALL will be the only<br>available selection for the asset model.           |
| Age                | Specify the asset age (the minimum age for the selected pricing).  |
|                    | <b>Note</b> : If your entry in this field is based on the<br>number of years of age of the asset and not the<br>actual year of make, you must update this entry<br>annually to ensure that the proper pricing is<br>available.   |
| Trade-In           | Specify if there is a trade in of an asset by selecting Yes/No.  |
| Mileage            | If there is a Trade-In of an existing asset, then specify its mileage in km.   |
| Currency           | Select the currency for this pricing, from the<br>drop-down list.  |

# Table 4-16 (Cont.) Pricing Definition



| Field   | Do this  |
|---|--|
| Promotion   | Select the promotion applicable to this pricing<br>from the dropdown list. The available values<br>come from a validated field based on the<br>promotions setup. |
| Asset Value   | Specify the asset value.   |
| LTV   | Specify the loan to value ratio.   |
| Existing Customer   | Select one of the following options from the drop-<br>down list to define the applicability of the current<br>pricing definition:                                |
|   | ALL - Applicable to both existing and new<br>customers   |
|   | YES - Applicable to existing customer only   |
|   | NO - Applicable to new customer only.  |
|   | Based on the selection criteria, system defaults the first pricing for applications with <b>Existing customer flag = Y</b> at primary applicant details.         |
| Existing Customer Since (In Years)                                  | Specify the duration from when customer account was created in the system up to the current date in years.   |
| Selection Criteria : Business - allows you number of years elapsed. | to indicate the age of business by evaluating the total  |
| Years In Business   | Specify the total number of years in business.   |

#### Table 4-16(Cont.) Pricing Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved product. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Selection Criteria
- Accrual
- Capitalization
- Scheduled Dues
- Billing



- Delinquency
- Extension
- Advance Details
- Rate Cap And Adjustments
- Other

Items defined in the contract are **locked in** when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, .

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts

#### To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > Products > Contract > Line.
- On the Contract Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| act ×                         |                            |               |                   |            |             |             |            |               |               |                 |
|-------------------------------|----------------------------|---------------|-------------------|------------|-------------|-------------|------------|---------------|---------------|-----------------|
| Line Lease                    |                            |               |                   |            |             |             |            |               |               |                 |
|                               |                            |               |                   |            |             |             |            |               |               |                 |
| ntract Definiti               |                            |               |                   |            |             |             |            | 🕂 Add         | 🥒 Edit 📃 Vie  | ew 🔗 Audit      |
|                               | Freeze 🚮 Detac             |               | 10                |            |             | Create Copy |            |               |               |                 |
| Instrument                    | Description                | Start Dt      | End Dt            | Enabled    | Capitalize  | Company     | Branch     | Billing Cycle | Product       | State           |
| AUS_ANLY_INS                  | AUS_ANNUALLY_INS           | 03/03/2000    | 12/31/4000        | Y          | Y           | AUS01       | ALL        | MONTHLY       | ALL           | ALL             |
| AUS_ANLY_INS                  | AUS_ANNUALLY_INS           | 03/03/2020    | 12/31/4000        | Y          | Y           | AUS01       | ALL        | MONTHLY       | ALL           | ALL             |
| US_LINE_FIRST                 | AUS_LINE_FIRST_PAY         | 03/03/2020    | 12/31/4000        | Y          | Y           | AUS01       | ALL        | MONTHLY       | ALL           | ALL             |
| INS-CAP-MONTHLY               | CAP MONTHLY                | 03/10/2018    | 12/31/4000        | Y          | Y           | ALL         | ALL        | MONTHLY       | ALL           | ALL             |
| INS-CAP-QUATERLY              | CAP QUATERLY               | 01/01/2018    | 12/31/4000        | Y e Rectar | oular Silip | ALL         | ALL        | MONTHLY       | ALL           | ALL             |
| NS-LINE-BIENNIAL              | INS-LINE-BIENNIAL          | 12/17/1997    | 12/31/4000        | Y          | N           | SAUDI       | SAR1       | BIENNIAL      | ALL           | ALL             |
| NS-LINE-HE-MET                | INS-LINE-HE-METROII        | 12/17/1997    | 12/31/4000        | Y          | N           | SAUDI       | ALL        | MONTHLY       | ALL           | ALL             |
| NS-LINE-TRIENNI               | . INS-LINE-TRIENNIAL       | 12/17/1997    | 12/31/4000        | Y          | N           | SAUDI       | SAR1       | TRIENNIAL     | ALL           | ALL             |
| NS-LOC                        | LINE OF CREDIT UNSECURED   | 12/17/1997    | 12/31/4000        | Y          | N           | ALL         | ALL        | MONTHLY       | ALL           | ALL             |
| NS-LOC-CREDIT                 | LINE OF CREDIT UNSECURE    | . 03/11/2020  | 12/31/4000        | Y          | Y           | ALL         | ALL        | MONTHLY       | ALL           | ALL             |
| 4                             |                            |               |                   |            |             |             |            |               |               | +               |
|                               |                            |               |                   |            |             |             |            |               |               |                 |
|                               |                            |               |                   |            |             |             |            |               |               |                 |
| lances Amortizer              | d Balances Itemizations Fe | 365           |                   |            |             |             |            |               |               |                 |
|                               |                            |               |                   |            |             |             |            |               |               |                 |
| ontract Balan                 | COE                        |               |                   |            |             |             |            |               | 🖉 Edit 🔲 View | 🖋 Audit         |
|                               |                            |               |                   |            |             |             |            |               | View          | - Addie         |
| /iew ▼ Format ▼               | 📑 👔 Freeze 🚮 Det           | tach 🛛 🖓 Wri  | ap 🛛 🔂 🕂 Load     | d Balances |             |             |            |               |               |                 |
| Balance Type                  |                            | iteoff Method | Reschedule Method | Sort       | Billed      | Accrued     | Capitalize | Frequency     | Grace Days    | Non P<br>Rollov |
| ADVANCE / PRIN                |                            | AIVE          | ROLLOVER BALANCE  | 100        | Y           | Y           | N          | UNDEFINED     | 0             | N 🔺             |
| INTEREST                      | CHGOFF BALANCE WA          | AIVE          | ROLLOVER BALANCE  | 200        | Y           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE LATE CHARG                | SE CHGOFF BALANCE WA       | AIVE          | ROLLOVER BALANCE  | 301        | N           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE NSF                       | CHGOFF BALANCE WA          | AIVE          | ROLLOVER BALANCE  | 302        | N           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE EXTENSION                 | CHGOFF BALANCE WA          | AIVE          | ROLLOVER BALANCE  | 303        | N           | N           | Y          | QUARTERLY     | 2             | N               |
|                               | CHGOFF BALANCE WA          | AIVE          | ROLLOVER BALANCE  | 304        | N           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE ADVANCE                   |                            |               | ROLLOVER BALANCE  | 205        | N           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE ADVANCE<br>FEE OVER CREDI | T CHGOFF BALANCE WA        | AIVE          | ROLLOVER BALANCE  |            |             |             |            |               |               |                 |
|                               |                            | AIVE          | ROLLOVER BALANCE  |            | N           | N           | Y          | QUARTERLY     | 2             | N               |
| FEE OVER CREDI                | P CHGOFF BALANCE WA        |               |                   | 306        |             | N           | Y          | QUARTERLY     | 2             | N               |

#### Figure 4-7 Contract

A brief description of the fields is given below:



| Field                      | Do this  |
|----------------------------|--|
| Instruments section        |  |
| Instrument                 | Specify the code identifying the instrument.   |
| Description                | Specify the description of the instrument being defined.   |
| Start Dt                   | Specify the start date for the instrument. You car even select the date from the adjoining Calendar icon.  |
| End Dt                     | Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon.  |
| Enabled                    | If you check this box, the system will consider<br>this contract definition when selecting a<br>instrument for an application.   |
|                            | <b>Note</b> : Once the field is enabled load balances button in balances sub tab will be disabled.   |
| Selection Criteria section |  |
| Company                    | Select the company for the instrument from the drop-down list. This may be ALL or a specific company.  |
| Branch                     | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected <b>ALL</b> in the Company field. |
| Billing Cycle              | Select the billing cycle selected from the drop-<br>down list.   |
| Product                    | Select the product for the instrument from the<br>drop-down list. This may be ALL or a specific<br>product.  |
| State                      | Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.   |
| Currency                   | Select the currency for the instrument from the drop-down list.  |
|                            | <b>IMPORTANT</b> : By selecting which type to use, the system searches for a best match using the following attributes:  |
|                            | a. Billing Cycle   |
|                            | b. Start Date  |
|                            | c. Company   |
|                            | d. Branch  |
|                            | e. Product   |
|                            | f. State   |
|                            | Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.  |
| Pricing                    | Select the pricing in which the instrument is used<br>from the dropdown list. This may be ALL or a<br>specific pricing.  |

#### Table 4-17 Contract Definition



| Field                 | Do this   |
|-----------------------|---|
| Accrual section       |   |
| Accrual Post Maturity | Check this box to indicate that this is the post maturity default rate.   |
|                       | Extensions allow you to extend the maturity of<br>the contract by one or more terms by allowing<br>the customer to skip one or more payments. The<br>skipped terms are added to the end of the<br>contract.   |
| Accrual Method        | Select the accrual method used to calculate<br>interest accrual for this instrument from the drop-<br>down list.  |
| Start Dt Basis        | Select to define the start date from when the<br>interest accrual is to be calculated for this<br>instrument from the drop-down list.   |
|                       | Note:   |
|                       | If you select the Effective Date, then the interest is calculated from the Contract date.   |
|                       | If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).  |
| Base Method           | Select the base method used to calculate<br>interest accrual for this instrument from the drop-<br>down list.   |
| Accrual Start Days    | Specify the number of days for which the interest accrual is to be calculated.  |
| Int Amortization Freq | <ul> <li>Select one of the following interest amortization frequency from the drop-down list:</li> <li>DAILY - if selected, the interest amortization (TAM) GL entries hand-over happens every day.</li> <li>EVERY BILLING CYCLE MONTH END - if selected, the interest amortization (TAM) GL entries hand-over happens on month end of the account billing cycle. For example, if account billing cycle is quarterly, the GL handover happens on month end of the quarter.</li> </ul> |

#### Table 4-17 (Cont.) Contract Definition

#### **Capitalization section**

This section allows you to define capitalization parameters which helps to capitalize the corresponding account balances to the principal balance of the account based on specific frequency. For example, you can capitalize the accumulated Interest or Late Fees to principal balance of the account.

You can either capitalize all the balances based on same frequency or define different frequency for each type of balance.

**Note**: Capitalization parameters can also be updated by posting **CAPITALIZATION MAINTENANCE** monetary transaction.

| Capitalize | Check this box to enable capitalization<br>parameters for the contract. By default, this<br>option is un-checked. |
|------------|---|
|            | The option is available only for Average daily balance Method Line of Credit.                                     |

| Field                      | Do this   |
|----------------------------|---|
| Frequency                  | <ul> <li>Select the required capitalization frequency from the drop-down list. The list contains the following types of frequency to either capitalize all the balances based on same frequency or define different frequency for each type of balance.</li> <li>Based on specific intervals such as Monthly. Quarterly, Annual and so on.</li> <li>Based on contract Billing Frequency, Billing Date, or Due date.</li> <li>Specifically on every Month End.<br/>-Or-</li> <li>Based on Balance Frequency to define different capitalization frequency for each balance. This can further be defined in Balances sub tab.</li> </ul> |
| Capitalization Start Basis | Select the capitalization start date from the drop<br>down list as either Contract Date or First<br>Payment Date to calculate the capitalization<br>frequency accordingly.<br>However, this field is not enabled for Billing date   |
|                            | or Due Date type of capitalization frequency.   |
| Grace Days                 | Specify the grace days allowed in the frequency<br>(minimum 0, maximum 31) before capitalizing th<br>balances to account. This is also the deciding<br>factor for executing the capitalization batch job<br>which is based on Capitalization Frequency +<br>Grace Days.   |
|                            | However, note that Grace Days are not<br>accounted for Month End type of capitalization<br>frequency and is ignored even if specified.  |
| Cap Tolerance Amt          | Specify the capitalization tolerance amount<br>which is the minimum amount to qualify for<br>capitalization. Any amount less than this is not<br>considered for capitalization of balances.<br>This helps to avoid capitalization of nominal or<br>decimal amounts.   |
|                            | <b>Note:</b> There is no specific accounting maintained for non-capitalized decimals with reference to setup.   |
| Scheduled Dues section     |   |
| Max Due Day Change Days    | Specify the maximum number of days a due date can be moved.   |
| Due Day Min                | Specify the minimum value allowed for the due day for this instrument.  |
| Due Day Max                | Specify the maximum value allowed for the due day for this instrument.  |
|                            | <b>Note</b> : If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.  |
| Max Due Day Change / Year  | Specify the maximum number of due day changes allowed within a given year for this instrument.  |

# Table 4-17 (Cont.) Contract Definition



| Field                       | Do this   |
|-----------------------------|---|
| Max Due Day Change / Life   | Specify the maximum number of due day<br>changes allowed over the life of a product funded<br>with this instrument.   |
| Billing section             |   |
| Pre Bill Days               | Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month. |
| Billing Type                | Select the billing type for accounts funded using this instrument from the drop-down list.  |
| Draw Period Billing Method  | Select the draw period billing method for<br>accounts funded using this instrument from the<br>drop-down list.  |
| Repmt Billing Method        | Select the billing method for the repayment period from the dropdown list.  |
| Draw Billing %              | Enter the payment percentage for the draw period.   |
| Repmt Term Payment %        | Enter the payment percentage for the repayment draw period.   |
| Multiple Billing Asset Rate | Check this box to indicate if multiple asset rates are applicable for one billing period.   |
|                             | System considers billing period from current due<br>date to the next due date. Multiple rates are<br>fetched only when rate end date (rate start date<br>+ rate frequency) ends one or more cycle(s)<br>before the next due date i.e. current rate record<br>does not cover the entire billing period.  |
| Delinquency section         |   |
| Late Charge Grace Days      | Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.   |
| Stop Accrual Days           | Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account.  |
|                             | A Batch Job is run daily to select accounts in<br>delinquent status for a pre-defined number of<br>days and post <b>No Accrual transaction</b> for such<br>accounts on current date. When the account<br>recovers from Delinquency, the system will then<br>post a <b>Start Accrual Transaction</b> on the date<br>the account is recovered from delinquency.   |
| Delq Grace Days             | Specify the number of grace days allowed for the<br>payment of a due date before an account is<br>considered delinquent. This affects DELQ<br>Queues, the system reporting, and the<br>generation of collection letters.  |

# Table 4-17 (Cont.) Contract Definition



| Field                  | Do this  |
|------------------------|--|
| Time Bar Years         | Specify the total number of years allowed to<br>contact the customer starting from the first<br>payment date and beyond which the account is<br>considered delinquent. You can specify any value<br>between 0-999. |
| Cure Letter Gen Days   | Specify the number of delinquency days to initiate cure letter generation.   |
| Cure Letter Valid Days | Specify the number of days during which the issued cure letter is valid. Usually financial institutions will start the collection activities after the lapse of cure letter validity date.                         |
| Delq Category Method   | Select the delinquency category method to<br>determine how the system populates<br>delinquency counters on the Customer Service<br>form.   |
|                        | <b>Note:</b> This value does not affect credit bureau reporting.   |

#### Table 4-17 (Cont.) Contract Definition

**Cycle Based Fees** - This section allows to define the parameters for calculating cycle based fees at individual account level. Using the below parameters, system derives the Cycle Base Fees and updates the account balances on processing the following batch jobs - TXNCBC\_BJ\_100\_01 (CYCLE BASED COLLECTION LATE FEE PROCESSING) and TXNCBL\_BJ\_100\_01 (CYCLE BASED LATE FEE PROCESSING). For more information, refer to **Fee Consolidation Maintenance** section in Appendix chapter.

System calculates the below type of fee in combination of associated and master account and is assessed only when total due crosses **Threshold** amount (that is defined in Setup > Products > Contract > Fees tab and Setup > Products > Fees screen):

#### Fee Late Charge (FLC)

- Percentage of sum of payment due
- Percentage of sum of standard payment
- Percentage of sum of billed amount

#### **Cycle Based Collection Late Fee**

- Flat amount
- Percentage of sum of payment due
- Percentage of sum of standard payment
- · Percentage of sum of billed amount
- Percentage of payment due
- Percentage of standard payment
- Percentage of billed amount
- Percentage of total due amount
- Percentage of sum of total due amount

#### Cycle Based Late Fee

- Flat amount
- Percentage of sum of total due amount
- Percentage of sum of payment due
- Percentage of sum of standard payment
- Percentage of sum of billed amount
- Percentage of total due amount
- Percentage of payment due
- Percentage of standard payment
- Percentage of billed amount



| Field  | Do this  |
|--|--|
| Cycle Based Collection Late Fee  | Check this box to enable cycle based collection late fee assessment on the account.  |
|  | If selected, the balance type CYCLE BASED<br>COLLECTION LATE FEE is made available in<br>the Balances tab which further allows to define<br>how system should derive the balances when ar<br>account is booked and funded. |
|  | If unchecked (default), system does not display<br>the <b>Cycle based Collection Late Fee</b> balance i<br>Contract >Balances tab on clicking <b>Load</b><br><b>Balances</b> button.                                       |
| Cycle Based Late Fee   | Check this box to enable cycle based late fee assessment on the account.   |
|  | If selected, the balance type CYCLE BASED<br>LATE FEE is made available in the Balances tab<br>which further allows to define how system should<br>derive the balances when an account is booked<br>and funded.            |
|  | If unchecked (default), system does not display<br>the <b>Cycle Based Late Fee</b> balance in Contract<br>>Balances tab on clicking <b>Load Balances</b><br>button.  |
| Cycle Based Collection Late Fee Grace Days   | Specify the number of grace days allowed before<br>cycle based collection late fee is assessed on<br>the account. This field is enabled only if the<br>Cycle Based Collection Late Fee option is<br>checked above.         |
| Cycle Based Late Fee Grace Days  | Specify the number of grace days allowed before<br>cycle based late fee is assessed on the account.<br>This field is enabled only if the Cycle Based Late<br>Fee option is checked above.                                  |
| Fee Consolidation - If Cycle Based Late Fee is allows to enable/disable the option to consolidat | assessed based on above parameters, this section<br>the late fee at Master Account level.  |
| Late Charge at Master Account  | Check this box to allow system to consolidate the late charge assessment at master account level.  |
| Cycle Based Collection Late Fee at Master<br>Account   | Check this box to allow system to consolidate the<br>cycle based collection late fee assessment at<br>master account level.  |
|  | Ensure that, the option <b>Cycle Based Collection</b><br><b>Late Fee</b> is also checked for fee consolidation at<br>Master Account level.   |
| Cycle Based Late Fee at Master Account   | Check this box to allow system to consolidate cycle based late fee assessment at master account level.   |
|  | Ensure that, the option <b>Cycle Based Late Fee</b> is also checked for fee consolidation at Master Account level.   |
| Extension section  |  |
| Max Extn Period / Year   | Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.   |

# Table 4-17 (Cont.) Contract Definition



| Field                          | Do this   |
|--------------------------------|---|
| Max Extn Period / Life         | Specify the maximum number of terms that the contract may be extended, within the life of the line of credit.   |
| Max # Extn / Year              | Specify the maximum number of extensions that may be granted within a given rolling calendar year.  |
| Max # of Extn / Life           | Specify the maximum number of extensions that may be granted within the life of the line of credit.   |
| Minimum # Payments             | Specify the minimum number of payments that must be made before extension.  |
| Extension Gap in Months        | Specify the gap between previous extension<br>provided in the account and current one as<br>specific number of months.  |
| Advance Details section        |   |
| Min Initial Advance            | Specify the minimum initial advance amount<br>allowed. This is the smallest possible initial<br>advance that can be disbursed to the borrower<br>after funding. |
| Max Initial Advance            | Specify the maximum initial advance amount<br>allowed. This is the largest possible initial<br>advance that can be disbursed to the borrower<br>after funding.  |
| Min Advance                    | Specify the minimum advance amount. This is<br>the smallest advance amount that a borrower<br>may subsequently request after the initial<br>advance.            |
| Max Advance                    | Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.                      |
| Rate Cap & Adjustments section |   |
| Max Rate Increase / Year       | Specify the maximum rate increase allowed in a year.  |
| Max Rate Increase / Life       | Specify the maximum rate increase allowed in the life of the line of credit.  |
| Max Rate Decrease / Year       | Specify the maximum rate decrease allowed in a year.  |
| Max Rate Decrease / Life       | Specify the maximum rate decrease allowed during the life of the line of credit.  |
| Max # Adjustments / Year       | Specify the maximum number of rate changes allowed in a year.   |
| Max # Adjustments / Life       | Specify the maximum number of rate changes allowed during the life of the line of credit.   |
| Min Interest Rate (Floor)      | Specify the minimum rate.   |
| Max Interest Rate (Ceiling)    | Specify the maximum rate.   |

# Table 4-17 (Cont.) Contract Definition

#### Table 4-17 (Cont.) Contract Definition

#### Do this

#### Statement section

Field

This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings.

The selected preference here are propagated to Application > Contract screen when the instrument is loaded.

| Mock Statement Req      | Select this check box to indicate if the account is to be include in Mock statement Generation.  |
|-------------------------|--|
|                         | <b>Note:</b> Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.   |
| Mock Start Month        | Select the start month of Mock Statements period from the dropdown list.   |
|                         | Note: During the Mock Statement Next Run<br>Date validation if next run date is less than<br>Contract Date or GL Date, system moves the<br>Mock Start Month to same month of next year.<br>For more information, refer to Mock Statement<br>Maintenance in Appendix - Non Monetary<br>transactions sections.   |
| Mock Statement Cycles   | Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.  |
| Mock Pre Statement Days | Specify the number of Pre bill days for Mock Statements generation.  |
| Other section           |  |
| Refund Allowed          | Check this box to indicate that refunding of customer over payments are allowed.   |
| Refund Tolerance        | Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.  |
| WriteOff Tolerance Amt  | Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.  |
| Pmt Tolerance Amt*      | Specify the payment tolerance amount. This is<br>the threshold amount that must be achieved<br>before a due amount is considered PAID or<br>DELINQUENT. If (Payment Received + Pmt<br>Tolerance: \$Value) >= Standard Monthly<br>Payment, the Due Date will be considered as<br>satisfied in terms of delinquency. The amount<br>unpaid is still owed. |



| Field                  | Do this   |
|------------------------|---|
| Pmt Tolerance%*        | Specify the payment tolerance percentage. This<br>is the threshold percentage that must be<br>achieved before a due amount is considered<br>PAID or DELINQUENT. If Payment Received >=<br>(Standard Monthly Payment * Pmt Tolerance% /<br>100), the due date will be considered satisfied in<br>terms of delinquency. The amount unpaid is still<br>owed. |
|                        | The system uses the greater of these two values.  |
| Promise Tolerance Amt* | Specify the promise tolerance amount. This is<br>the threshold amount that must be achieved<br>before a due amount is considered KEPT or<br>BROKEN. If (Payment Received + Promise<br>Tolerance: \$Value) >= Promise Amount, the Due<br>Date will be considered KEPT (satisfied).   |
| Promise Tolerance %*   | Specify the promise tolerance percentage. This<br>is the threshold percentage that must be<br>achieved before a due amount is considered<br>KEPT or BROKEN. If Payment Received >=<br>(Promised Amt * Promise Tolerance%), the due<br>date will be considered KEPT (satisfied).   |
|                        | The system uses the greater of these two values.  |
| Adv Tolerance          | Enter the advance tolerance amount.   |
| Adv Tolerance %        | Enter the advance tolerance percentage  |
| Default Pmt Spread     | Select the default payment spread to be used<br>when receiving payments for this account if one<br>is not explicitly chosen, from the drop-down list.   |
| Min Finance Charge     | Enter the minimum finance charge amount.  |
| Minimum Pmt            | Enter the minimum billed amount.  |
| Anniversary Period     | Enter the anniversary term.   |
| Repmt Currency         | Select the currency from the drop-down list.  |
| PDC Security Check     | Check this box to indicate that post dated checks<br>are the method of repayment for this contract.   |
| ACH Fee Ind            | Check this box to indicate that direct debit fee is included.   |
|                        | <b>Note</b> : The ACH Fee/Direct Debit Fee balance wil be displayed in <b>Balances</b> sub tab only when this checkbox is selected.   |

#### Table 4-17 (Cont.) Contract Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

#### **Extension of Terms**

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.



A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

This section consists of the following topics:

- Balances
- Amortized Balances
- Itemizations
- Fees

# 4.7.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

#### To set up the Balances

- Click Setup > Setup > Administration > User > Products > Contract > Line > Balances.
- 2. On the Balances sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                      | Do this   |
|----------------------------|---|
| Balance Type               | Displays the balance type.  |
| Displays the balance type. | Select the charge off method to determine how<br>the outstanding amount of this balance type will<br>be handled from the drop-down list, if the<br>account becomes uncollectable and the product<br>is charged off.   |
| Writeoff Method            | Select the write off method to determine how the<br>outstanding amount of this balance type will be<br>handled from the drop-down list, if the account is<br>within the write off tolerance of being PAID.  |
| Reschedule Method          | Select the reschedule method to determine how<br>the outstanding amount of this balance type will<br>be handled from the drop-down list, if the<br>account is rescheduled.  |
| Sort                       | Specify the sort order of how account balances<br>will appear on the Customer Service form's<br>Balance screen.   |
| Billed                     | Check this box to indicate that outstanding<br>amounts for this balance type are considered a<br>part of the billed amount. This also determines<br>whether payments applied to this balance type<br>are considered when satisfying outstanding<br>amounts due. |

#### Table 4-18Balances



| Field  | Do this   |
|--|---|
| Accrued  | Check this box to indicate that outstanding<br>amounts for this balance type will be included<br>when interest is accrued against the account.  |
| Non Performing Rollover  | Check this box to indicate that <b>non-performing</b><br>is used as an intermediary status on your<br>general ledger prior to charge off and want to<br>create balances for non-performing accounts for<br>this balance type.   |
|  | <b>Note</b> : (The Non-Performing Rollover box applies<br>only to Balance Types of ADVANCE/PRINCIPAL<br>and INTEREST. For all other Balance Types, this<br>box would be cleared).   |
| Non Performing Balance Type  | Select the balance type you want to rollover from<br>drop-down list, if you select the Non-Performing<br>Rollover box (Advance/ Principal).   |
| Enabled  | Check this box to indicate that this balance type will be created when the account is booked and funded.  |
| contract and allows you to define capital<br>such as <b>Interest</b> .<br><b>Note</b> : The value of parameters defined in                           | ation frequency is selected as Balance Frequency for the<br>ization parameters for a specific type of account balance<br>n this section supersedes the values defined in header   |
| contract and allows you to define capital<br>such as <b>Interest</b> .<br><b>Note</b> : The value of parameters defined in<br>section.               | ization parameters for a specific type of account balance   |
| contract and allows you to define capitali such as Interest.   | ization parameters for a specific type of account balance<br>n this section supersedes the values defined in header<br>Check this box to enable capitalization  |
| contract and allows you to define capital<br>such as <b>Interest</b> .<br><b>Note</b> : The value of parameters defined in<br>section.               | ization parameters for a specific type of account balance<br>In this section supersedes the values defined in header<br>Check this box to enable capitalization<br>parameters for the selected balance type. By<br>default, this option is un-checked.<br>Note: The option is disabled for <b>Advance</b> /   |
| contract and allows you to define capital<br>such as <b>Interest</b> .<br><b>Note</b> : The value of parameters defined in<br>section.<br>Capitalize | <ul> <li>ization parameters for a specific type of account balance</li> <li>n this section supersedes the values defined in header</li> <li>Check this box to enable capitalization<br/>parameters for the selected balance type. By<br/>default, this option is un-checked.</li> <li>Note: The option is disabled for Advance /<br/>Principal type of Line contracts.</li> <li>Select the capitalization frequency from the drop<br/>down list. Frequency can be selected using any<br/>of the following options:         <ul> <li>Based on specific intervals such as Monthly<br/>Quarterly, Annual and so on.</li> <li>Based on contract Billing Frequency, Billing<br/>Date, Due date.</li> </ul> </li> </ul> |

#### Table 4-18 (Cont.) Balances

**3.** Perform any of the Basic Actions mentioned in Navigation chapter. The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

# 4.7.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the Line of Credit. You can also define the amortization method.

#### To set up the Amortization Balances

- Click Setup > Setup > Administration > User > Products > Contract > Line > Amortized Balances.
- In the Amortization Balances section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

| Field                 | Do this   |
|-----------------------|---|
| Amortize Balance Type | Select the amortize transaction type from the drop-down list.   |
| Amortization Method   | Select the amortization method used to calculate the net amortization amount from the drop-down list. |
| Cost/Fee method       | Select the amortization cost/fee method.  |
| Sort                  | Specify the sort sequence to define the order of the amortize balances.                               |
| Enabled               | Check this box to enable the amortize balance to be created when the account is booked and funded.    |

#### Table 4-19 Amortization Balances

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

| Advance       | Total amount of the product that is not a part<br>of financed fees; in other words, the total<br>amount the customer requested to be<br>advanced.  |
|---------------|--|
| Financed Fees | Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.   |
| Pre-Paid Fees | Fees that are paid by the consumer prior to<br>the funding of the Line of Credit. These fees<br>are not rolled into the balance of the product<br>but are considered as part of the finance<br>charge and are included in the calculation of<br>the APR. |



| Fees that are paid to or by the producer of the<br>Line of Credit; for example, a fee that is being<br>charged to the producer. These transactions<br>will affect proceeds. |
|---|
| Allows you to connect the actual escrow<br>itemization with the escrow type and the<br>funding transaction.   |

#### To set up the Itemizations

- 1. Click Setup > Setup > Administration > User > Products > Contract > Line > Itemizations.
- 2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
- 3. On the Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                     | Do this  |
|---------------------------|--|
| Itemization               | Select the itemization from the drop-down list.  |
| Disbursement Type         | Select the disbursement type from the drop-dowr list.  |
| Transaction               | Select the funding transaction type from the<br>drop-down list.  |
| Itemization Type          | Select the itemization type from the drop-down list.   |
|                           | <b>Note:</b> On selecting the <b>Prefunding Txns</b> as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding.                        |
| Sort                      | Specify the sort order to define the order of the itemization transactions.  |
| Sign                      | If the itemized transaction increases the group balance, click +ve.  |
|                           | -or-   |
|                           | If the itemized transaction decreases the group balance, click -ve.  |
| Enabled                   | Check this box to enable the itemization and<br>indicate that this itemization transaction will be<br>created when the account is booked and funded.   |
| Amortize Balance          | Select the amortize balance affected by this itemization transaction from the drop-down list. <b>Note</b> : Advance itemizations do not affect amortize balances.                                    |
| Refund Calculation Method | Select the refund calculation method from the drop-down list.  |
| Taxable                   | Check this box, if the itemization type is taxable.<br>However, note that the taxable option defined in<br>Setup > Administration > System > Sale Tax<br>screen will supersede with this preference. |

#### Table 4-20 Itemizations



| Field                     | Do this   |
|---------------------------|---|
| Seller Pmt                | Check this box to enable seller payment.  |
| Escrow                    | Select the escrow from the drop-down list.  |
| Itemization Formula       | Select the itemization formula description from the drop-down list.   |
| Refund Calculation Method | Check this box to enable Refund calculation<br>Method.  |
| Escrow Required           | If this is an escrow account, check this box to<br>indicate that an escrow is required during the<br>application process (though at that time the user<br>can choose Opt Out to decline.) |
| Discount Rate             | Specify the discount rate for the itemization.  |

### Table 4-20 (Cont.) Itemizations

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7.4 Fees

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the Line of Credit. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the Line of Credit. Individual contract fee types may be defined multiple times in order to create graduated fees.

#### Note:

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

#### To set up the Fees

- 1. Click Setup > Setup > Administration > User > Products > Contract > Line > Fees.
- 2. In the Fees section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 4-21 Contract Fees

| Field | Do this                                      |
|-------|--|
| Туре  | Select the fee type from the drop-down list. |



| Do this  |
|--|
| Specify the lowest transaction amount or balance<br>amount against which this contract fee definition<br>may be applied.   |
| Specify the minimum value of credit limit for the pricing.   |
| Select the method of calculating the fee to be assessed from the dropdown list.  |
| Select the frequency of calculating the fee to be assessed from the drop-down list.  |
| This field is enabled only if the Contract Fee type<br>is either CYCLE BASED COLLECTION LATE<br>FEE or CYCLE BASED LATE FEE.   |
| Specify the threshold amount which is less than<br>or equal to minimum fee amount to be assessed.<br>Based on this amount, system calculates and<br>posts the Cycle Based Collection Late Fee or<br>Cycle Based Late Fee based on the account. |
| If calculated fee amount is less than threshold<br>amount, fee is posted with transaction amount =<br>0.   |
| If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic.   |
| Specify the minimum fee amount to be assessed.   |
| Specify the maximum fee amount to be<br>assessed. If you selected FLAT in the Method<br>field, then this field is not used and is normally<br>populated as \$0.00.   |
| Specify the fee percentage of the outstanding<br>transaction amount to be assessed as a fee. This<br>amount will be adjusted to fall within the Min<br>Amount and the Max Amount.  |
| Check this box to create the selected contract fee when the account is booked and funded.  |
|  |

#### Table 4-21 (Cont.) Contract Fees

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.8 Edits

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review.

You can configure your system so that during the origination process, at each change to an application's status, the system will perform a set of edits on the Verification link's Edits screen (found on the Application Entry, Underwriting, and Funding windows).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review. If the edits check fails, then the system will not allow the change of status, and the application will remain in its current status. This screen allows you to define the validations the system must perform on the Verification master tab, as the status of application changes.

Origination edits are used to validate applications entered through the standard Application Entry and Applications windows. The Edits screen contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

#### To set up the Edits

You can either define new Edit Type Definition details or specify a new name in the **New Edit Type** field and click **Create Copy** to create a copy of selected edit type definition with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Edits > Line.
- 2. On the Edits screen, choose Origination or Open Interface.
- 3. In the Edit Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| ashBoard                         | Edits ×              |                              |                   |                |                |         |                |                 |                 | 2     |
|----------------------------------|----------------------|------------------------------|-------------------|----------------|----------------|---------|----------------|-----------------|-----------------|-------|
|                                  | Loan Line Lease      |                              |                   |                |                |         |                |                 |                 |       |
| igination                        | the store            |                              |                   |                |                |         |                |                 |                 |       |
| ervicing                         |                      |                              |                   |                |                |         |                |                 |                 |       |
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| FP                               |                      |                              |                   |                |                |         |                |                 |                 |       |
| iols                             | Origination      Org | pen Interface                |                   |                |                |         |                |                 |                 |       |
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| Administration                   | Edit                 | Description                  | Edit Type         | System Defined | Enabled        | Company |                |                 |                 |       |
| > System<br>> User               |                      |                              |                   | Ves No         | N              |         |                |                 |                 |       |
| Products                         | CNUNCE ADC EDI.      | . APPLICATION APPROVAL EDITS | APP APPROVAL ED.  | Yes No         | Y              | ALL     |                |                 |                 |       |
| Asset Types                      |                      | APPLICATION DECLINE EDITS    | APP DECLINE EDITS | O Yes @ No     | Y              | ALL     |                |                 |                 |       |
| Index Rates<br>Currency Exchange |                      | APPLICATION AUTO APPROVAL E  |                   | O Yes  No      | Y              | ALL     |                |                 |                 |       |
| Scoring Parameters               |                      | APPLICATION ENTRY EDITS      | APP ENTRY EDITS   | Yes No         | Y              | ALL     |                |                 |                 |       |
| Products                         |                      | APPLICATION PRESCREENING ED  |                   | O Yes @ No     | Y              | ALL     |                |                 |                 |       |
| Pricings                         |                      | APPLICATION PREQUALIFICATIO  |                   | O Yes @ No     | ·<br>·         | ALL     |                |                 |                 |       |
| Contract<br>Edits                |                      | APPLICATION CONTRACT EDITS   | APP CONTRACT E    | Ves No         | Y              | ALL     |                |                 |                 |       |
| Cycles                           | Children Content     | APPECATION CONTRACT LDT13    | APP CONTRACT C    | 5 10 5 10      |                | ALL     |                |                 |                 |       |
| Scoring Models                   |                      |                              |                   |                |                |         |                |                 |                 |       |
| Fees                             | Edit Type Definit    | tion                         |                   |                |                |         |                |                 |                 |       |
| Origination Fees<br>Compensation | cuit type bennin     | uon                          |                   |                |                |         | Save and Add   | Save and Stav   | Save and Return | (DR   |
| Commission                       |                      |                              |                   |                |                |         | C Save and Edu | C save and stay | 2ave and Recum  | 1 20  |
| Insurance                        |                      | * Edit                       |                   |                |                |         |                | * Channel ALL   |                 | 1     |
| Checklists                       |                      | * Description                |                   |                | Selection Crit | eria    |                | * Product ALL   |                 |       |
| Stipulations<br>Spreads          |                      | * Edit Type                  |                   | *              | * Company ALL  | ٣       |                | * State ALL     |                 |       |
| Statement Messages               |                      | * System Defined 💿 Yes 🖲     | No                |                | * Branch ALL   | *       |                | * Currency ALL  |                 |       |
| Letters                          |                      | * Enabled                    |                   |                |                |         |                |                 |                 |       |
| Promotions                       |                      |                              |                   |                |                |         |                |                 |                 |       |
| Subvention<br>Escrow             | Edit Sub Type D      | efinition                    |                   |                |                |         |                | de∆ de          | / Edit 📃 Yiew   | 1 2 A |
| WEP                              | View - Format -      | Freeze 🚮 Detach              | di Wrap           | 1              |                |         |                |                 |                 |       |
| Index Rates                      | 4                    |                              |                   |                |                |         |                |                 |                 |       |
| Fees                             | Edit Sub Type        | Edit                         |                   |                | Result         |         |                |                 | Enabled         | Value |
| Pricings                         | No data to display.  | Cort                         |                   |                | (Court         |         |                |                 | Lindered        | Turbe |
| Contracts<br>Balances            | ino unid to display. |                              |                   |                |                |         |                |                 |                 |       |

#### Figure 4-8 Edits

A brief description of the fields is given below:

Table 4-22 Edit Type Definition

| Field          | Do this   |
|----------------|---|
| Edit           | Specify the edit name.  |
| Description    | Specify the description for the edit.   |
| Edit Type      | Select the edit type code from the drop-down list.  |
| System Defined | Select <b>Yes</b> , if the entry is system defined.<br>System defined entries cannot be modified.<br>Select <b>No</b> , if the entry is not system defined and<br>it can be modified. |
| Enabled        | Check this box to enable the edit.  |
| Company        | Select the portfolio company associated with this edit, from the drop-down list. This may be ALL or a specific company.   |



| Field    | Do this   |
|----------|---|
| Branch   | Select the portfolio branch within the company<br>associated with this edit, from the drop-down list.<br>This may be ALL or a specific branch. This must<br>be ALL if you selected ALL in the <b>Company</b> field. |
| Channel  | Select the channel from the drop-down list, This can be ALL or a specific channel.  |
| Product  | Select the product associated with this edit, from the drop-down list. This may be ALL or a specific product.   |
| State    | Select the state with this edit from the drop-down list. This may be ALL or a specific product.   |
| Currency | Select the currency associated with this edit,<br>from the drop-down list. This may be ALL or a<br>specific branch.   |

#### Table 4-22 (Cont.) Edit Type Definition

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the Edit Sub Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                   | Do this  |
|-------------------------|--|
| Edit Sub Type           | Select the edit sub type for the edit, from the drop-down list.  |
| Edit                    | Select the description for the edit, from the drop-<br>down list.  |
| Result                  | Select the result type for the edit, from the drop-<br>down list.  |
| Enabled                 | Check this box to enable the edit.   |
| Value                   | Specify the expected value for the first edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category.   |
| Override Responsibility | Select the responsibility that can override the<br>edit, from the drop-down list, if the edit result is<br>an override. Designates the user responsibility<br>level required to continue processing applications<br>that fail the edit based on the Value field. You<br>may define the same edit multiple times with a<br>Result = OVERRIDE and different Value and<br>Override Responsibility combinations to<br>encompass various results. |
| System Defined          | Select <b>Yes</b> , if the entry is system defined.<br>System defined entries cannot be modified.<br>Select <b>No</b> , if the entry is not system defined and<br>it can be modified.  |

### Table 4-23 Edit Sub Type Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter. Using the Edit Type field of the Edit Type Definition section, you can define when you want the edits check to occur by selecting from the following list of edit types:



| Edit type                    | Description  |
|------------------------------|--|
| APP ENTRY EDITS              | Edits that normally run on Application Entry form.   |
| APP PRESCREENING EDITS       | Edits that run between application entry and the<br>pulling of a credit bureau. These edits determine<br>whether the application should be reviewed<br>further, and whether a credit bureau should be<br>pulled. |
| PRE Qualify Edits            | Edits that run to check whether the minimum details which are required to prequalify the application are satisfied or not.   |
| APP AUTOMATIC APPROVAL EDITS | Edits that run after a credit bureau has been<br>pulled and scored. These edits determine<br>whether an application should be automatically<br>approved or declined.   |
| APP APPROVAL EDITS           | Edits that run whenever an application is<br>manually changed to a status/sub status that<br>indicates the application (in its current state)<br>should be approved.   |
| APP DECLINE EDITS            | Edits that run whenever an application is<br>manually changed to a status/sub status that<br>indicates the application (in its current state)<br>should be declined.   |
| APP CONTRACT EDITS           | Edits that run whenever an APPROVED or<br>CONDITIONEDAPPROVED application is about<br>to be funded. These edits ensure the validity of<br>the contract data.   |

#### Table 4-24 Edit Type Definition

Each entry in the Edit Sub Type field is grouped into the following categories:

| Table 4-25Edit Sub Type field |  |
|-------------------------------|--|
|-------------------------------|--|

| Origination edit sub types      | Description   |
|---------------------------------|---|
| ORIGINATION APPLICANT EDITS     | Edits that pertain to data entered for an applicant on an application.  |
| ORIGINATION APPLICATION EDITS   | Edits that pertain to data entered for the requested line of credit.  |
| ORIGINATION ASSET EDITS         | Edits that pertain to data entered for asset entered on the application.  |
| ORIGINATION CONTRACT EDITS      | Edits that pertain to data entered for the contract on the application.   |
| ORIGINATION CREDIT BUREAU EDITS | Edits that pertain to data gathered from the credit<br>bureau reports for the applicants on the<br>application. |
| ORIGINATION DECISION EDITS      | Edits that pertain to data required to make a decision on the application.                                      |

Each entry in the Edit Sub Type field can be set up with more than one entry in the Description field. The purpose of specific edits fall into the following types:

| Description starts with | (Edit Category) Description of Edit Category   |
|-------------------------|--|
| CHD:                    | (RECORD POPULATION EDITS) Check for the existence of an entire data record.  |
| DUPLICATE:              | (DUPLICATION EDITS) Check for duplication of<br>existing data.   |
| RANGE:                  | (VALUE RANGE/TOLERANCE EDITS) Check to determine whether data entered for a specific data field is within the specific tolerance.  |
| REQUIRED:               | (REQUIRED FIELD EDITS) Check to determine<br>whether a specific data field has been populated<br>within a data record.   |
| FLK:                    | (LOOKUP VALUE EDIT) Check API entered data<br>against the existence of that value in the related<br>lookup types lookup codes.   |
| XVL:                    | (CROSS VALIDATION EDIT) Check to determine<br>whether specific field, or set of fields, value<br>corresponds to a value obtained by calculating<br>them from another field or set of fields (for<br>example, Total Payments = Terms * Standard<br>payment amount). |

## Table 4-26 Description

An Edits check can produce one of three results: an ERROR, a WARNING, or an  $\ensuremath{\mathsf{OVERRIDE}}$  .

| Edit type | Results  |
|-----------|--|
| ERROR     | The system will prevent you from proceeding<br>when an edits check fails. The only option is to<br>change the source data. The application will<br>revert to its previous status/sub status. The user<br>will be directed to correct the specific error. Until<br>the edits that return an ERROR value are<br>addressed, the user cannot continue processing<br>the application.   |
| Warning   | When an edits check fails in these cases, the<br>system allows the process to continue. Warnings<br>serve as informational messages and can be<br>ignored. The user will be notified that an edit<br>failed, but the failure need not stop the current<br>processing of the application. The user can<br>either ignore the error, or have the application<br>revert to its previous status/sub status and<br>address the error before processing the<br>application further. |

#### Table 4-27 Edits check

| Edit type | Results   |
|-----------|---|
| Override  | The edit check has failed; however, the system<br>allows users with the responsibility specified in<br>the Override Responsibility field to continue.<br>Multiple override levels can be setup depending<br>upon the resulting value of the edit. If the user<br>has override responsibility, the application will<br>process as if the edit had not failed. If the user<br>does not have override responsibility, the<br>application will revert to its previous status/sub<br>status and the sub status changes to OVERRIDE<br>REQUIRED. The system will then direct the<br>application to a user with the authority to process<br>the application. (See the Queues chapter for<br>more information). |

## Table 4-27 (Cont.) Edits check

## Note:

Do not set the Result field to Override for credit application edits.

This section consists of the following topic:

Interfacing OFSLL with Oracle Rule Author

# 4.8.1 Interfacing OFSLL with Oracle Rule Author

Oracle Business Rules is a component of Oracle Application Server that enables applications to rapidly adapt to regulatory and competitive pressures. This increased agility is possible due to the adoption of Oracle Rule author wherein a lending Institution can create or change a business rule without having to indulge in coding and also without stopping the business process. Also, externalizing business rules allows to manage business rules directly, without involving programmers. It provides best of breed solutions that would help in configuring the rules very quickly by a business analyst or user with some insight on the database.

# 4.9 Cycles

The Cycles screen allows you to define the origination workflow process of your organization. As you delineate the steps in the origination process, you will also define:

- The user responsibilities that have access to perform the steps
- Any edits you want the system to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:



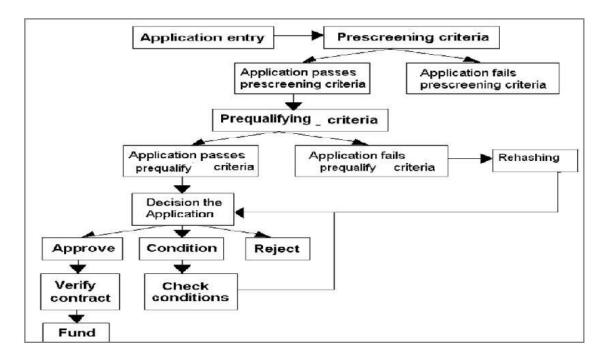


Figure 4-9 Application Entry - Flowchart

Cycle code definitions drive the application cycle. The following pairs of status/sub status define status/sub statuses that have system defined meanings and should be included in your origination workflow, if they are not already included.

After entering the basic details of the applicant, you can check whether the application prequalifies or not. If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen. If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**, then you can also view the rejected pre-qualification in the Underwriting window.

#### Note:

The system status and sub status lists are predefined and cannot be changed by the administrator. If you require additional sub status codes, please contact Oracle Financial Services Software to determine whether they can be added.

| Status/Sub status | Description   |
|-------------------|---|
| NEW-BLANK         | This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the <b>Next Application</b> on the Application Entry form and the system successfully performs the application edits check. |
| NEW-PRESCREEN     | The system processes the prescreen edits to<br>determine whether a credit report should be pulled<br>for this application or not.   |



| Status/Sub status           | Description  |
|-----------------------------|--|
| NEW-PRESCREEN APPROVED      | Applications in this status/sub status have passed<br>the prescreen edits. The system will now request a<br>credit bureau pull.  |
| NEW-PREQUALIFICATION        | The system checks the applicant details whether it is qualified or not.  |
| NEW-PREQUALIFY APPROVED     | If the pre-qualified edits are satisfied, the status is<br>changed to <b>NEW-PREQUALIFY APPROVED</b> and<br>you can modify or update any further details in the<br>Application Entry screen.   |
| REJECTED-PREQUALFY REJECTED | If the edits are not satisfied, the application will be<br>pushed to the REJECTED APPLICATIONS queue<br>with a status update to REJECTED-PREQUALIFY<br>REJECTED.   |
| REJECTED-PRESCREEN REJECTED | Applications in this status/sub status failed the<br>prescreen edits. These applications will receive no<br>further processing. The producer will be sent a<br>decision fax and the consumer will receive an<br>adverse action letter. |
| NEW-REVIEW REQUIRED         | Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter.                                 |
| NEW-RECOMMEND APPROVAL      | Based on the scoring of the application's credit<br>bureau(s) pull, the application should be reviewed<br>by an underwriter. However, based on the current<br>setup, the system recommends approving this<br>application.              |
| NEW-RECOMMEND REJECTION     | Based on the scoring of the application's credit<br>bureau(s) pull, the application should be reviewed<br>by an underwriter. However, based on the current<br>setup, the system recommends rejecting this<br>application.              |
| APPROVED-AUTO APPROVED      | Based on the scoring of the application's credit<br>bureau(s) pull, the system automatically approves<br>the application. The producer will be sent a<br>decision fax, and the application will be passed to<br>funding.               |
| REJECTED-AUTO REJECTED      | Based on the scoring of the application's credit<br>bureau(s) pull, the system automatically rejects the<br>application. The producer will be sent a decision<br>fax and the consumer will receive an adverse<br>action letter.        |

## Table 4-28 (Cont.) Cycle code definitions



| Status/Sub status             | Description  |
|-------------------------------|--|
| APPROVED-BLANK                | Application has been manually approved. Normally<br>this occurs when an application is in the NEW-<br>RECOMMEND APPROVAL, NEWRECOMMEND<br>APPROVAL status/sub status, or less often in the<br>NEW- RECOMMEND REJECTION status/sub<br>status. Any cycle code definition with next values of<br>APPROVED-BLANK should have a lookup value of<br>APP APPROVAL EDITS to ensure that all of the<br>required data has been gathered in making the<br>decision to approve the application (unless the<br>application is currently in a status/sub status that<br>assures the APP APPROVAL EDITS have been<br>run).      |
| NEW-OVERRIDE REQUIRED         | A user without sufficient override authority<br>attempted to approve an application, which, based<br>on setup, required a higher over-ride authority to<br>approve.  |
| APPROVED-VERIFYING            | Contract has been received from the producer.  |
| APPROVED-FINAL DOCUMENT CHECK | The contract has been reviewed and the data is<br>correct. Normally this occurs when an application is<br>in APPROVED-FINAL DOCUMENT CHECK OR<br>CONDITIONED-FINAL DOCUMENT CHECK<br>status/sub status. Any cycle code definition with<br>next values of APPROVED-FINAL DOCUMENT<br>CHECK or CONDITIONED-FINAL DOCUMENT<br>CHECK should have a value of APP CONTRACT<br>EDITS to ensure that all of the required data has<br>been gathered in making the decision to approve<br>the application, unless the application is currently in<br>a status/ sub status that assures the APP<br>CONTRACT EDITS have run. |
| APPROVED-VERIFIED             | The application has been processed and is awaiting funding.  |
| APPROVED-FUNDED               | The application has been funded, and a check<br>requisition has been created. If Customer Service<br>form is being used, then an account is also created<br>at this time.  |
| REJECTED-BLANK                | The application for whatever reason is being<br>manually rejected regardless of its current<br>status/sub status. Any cycle code definition with<br>Next values of REJECTED-BLANK should have a<br>lookup value of APP DECLINE EDITS to ensure<br>that all of the required data has been gathered in<br>making the decision to approve the application<br>(unless the application is currently in a status/sub<br>status that assures the APP DECLINE EDITS have<br>run).  |
| WITHDRAWN-BLANK               | The applicants have indicated that they are no longer pursuing this line of credit.  |
| CONDITIONED - <any></any>     | These status/sub status pairs are analogous to the corresponding APPROVED- <any> pair and indicate that the application has had additional conditions placed on its approval.</any>  |

### Table 4-28 (Cont.) Cycle code definitions

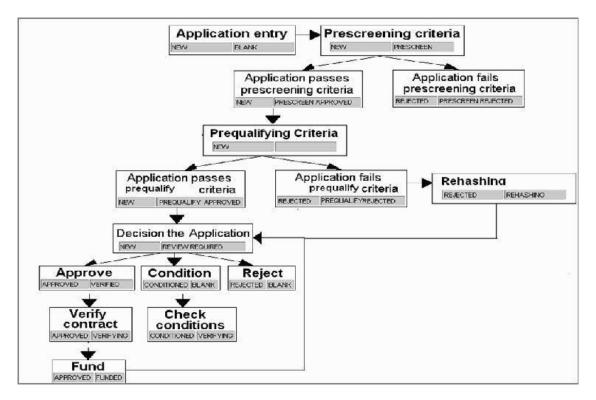


| Status/Sub status                   | Description   |  |  |
|-------------------------------------|---|--|--|
| <any>-<any override=""></any></any> | Requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding.                               |  |  |
| <any>-AGED APPLICATION</any>        | These applications have been decisioned but no<br>contract has been received after a period of time<br>determined by setup. If not acted on, these<br>applications will become VOID.                      |  |  |
| <any>-AGED CONTRACT</any>           | Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID.   |  |  |
| <any>-VOID</any>                    | Indicate application previously had a sub status of<br>AGED CONTRACT or AGED APPLICATION.<br>These applications have not been completed and<br>were made VOID after another period of time had<br>passed. |  |  |

#### Table 4-28 (Cont.) Cycle code definitions

Using these status and sub status, let us re-examine the early workflow diagram in this section.





In the Cycles setup screen, you can also define how Status change of an application is to be permitted in the system i.e. you can configure the system to validate and allow a specific user / responsibility to perform the subsequent status change of the application.



It is like either same **User/Responsibility** is **Permitted** or **Not Permitted** to perform subsequent cycle changes of an application. This can be achieved in Cycle Code Definition section in **Validate Successive Change** field.

## Note:

It is extremely important that the APP CONTRACT EDITS run prior to an application being funded. All cycle code definitions should be reviewed to ensure that there are no paths through the origination cycle that bypass this EDIT type.

#### To set up the Cycles

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Cycles > Line.
- In the Cycle Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

#### **ORACLE** Financial Services Lending and Leasing ktGenUI 🧂 Welcome, ABSHEKAR 🕶 🥰 Sign Out 으 Cycles × Clos Loan Line Lease 💠 Add 🥒 Edit 📃 View 🛷 Audit **Cycle Definition** View 🗸 Format 🗸 🔛 Freeze 🎽 Detach 📣 Wrap 🚱 Product Cycle Type CN\_LN\_OE\_ORG ORGINATION CYCLE ALL Cycle Code Definition 🕂 Add 🥒 Edit 📃 View 🔗 Audit View 🗸 Format 🖌 🔛 Freeze 🚮 Detach 🖉 Wrap 🙌 Next Sub Code Origination Stage Edit Type Code BACK TO DEALER CONTRACT NO EDITS CONTRACT OWNE. FUNDED APP CONT OCUMENTS INSI. CONTRACT NO EDITS AGED APPLICATION REVIEW NO EDITS VOID CONTRACT NO REDITS VOID DEGISIONED NO EDITS CONTRACT CONTRACT NO REDITS Valiu. Change idate Success Current Sub Code Current Code Next Code APPROVED ADDENDUM RECEIVED APPROVED NO EDITS NONE NONE NONE NONE NONE NONE NONE APPROVED ADDENDUM RECEIVED ADDENDUM RECEIVED AGED APPLICATION AGED APPLICATION AGED CONTRACT AGED CONTRACT AGED CONTRACT APP CONTRACT E... NO EDITS NO EDITS NO EDITS NO EDITS VOID AGED CONTRACT VERIFYING CONTRACT CONTRACT NO EDITS NO EDITS APPROVED APPROVED AGED CONTRACT AUTO APPROVED APPROVED APPROVED VOID DEAL UPDATE DECISIONED NO EDITS NO EDITS REVIEW NONE Cycle Code Definition Save and Stay Save and Return Current Code APPROVED Current Sub Code ADDENDUM RECEIVED Next Code APPROVED Next Sub Code BACK TO DEALER \* Validate Successive Change NONE \* Origination Stage Code CONTRACT ~ \* Edit Type NO EDITS × 👍 Add 🥒 Edit 📄 Yiew 🛷 Audit Cycle Code Responsibility Definition View - Format - 🔛 🏢 Freeze 🚮 Detach 📣 Wrap 🚱 Rec

Figure 4-11 Cycle Definition

A brief description of the fields is given below:

## Table 4-29 Cycle Definition

| Field   | Do this                                     |
|---------|---|
| Cycle   | Specify the cycle code.                     |
| Туре    | Displays the cycle type.                    |
| Product | Select the product from the drop-down list. |

3. In the **Cycle Code Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field                      | Do this  |
|----------------------------|--|
| Current Code               | Select the current code to transition FROM, from the drop-down list.   |
| Current Sub Code           | Select the current sub code to transition FROM, from the dropdown list.  |
| Next Code                  | Select the current code to transition TO from the<br>drop-down list.   |
| Next Sub Code              | Select the next sub code to transition TO, from the drop-down list.  |
| Origination Stage Code     | Select the origination stage code of the application from the adjoining drop-down list.  |
| Edit Type                  | Select the edit type to associate to the cycles, from the drop-down list.  |
| Validate Successive Change | Select the type of user / responsibility who is<br>permitted to perform application status change.<br>The following options are available in the drop-<br>down list as maintained in the Lookup Type<br>STATUS_ CHANGE_VALIDATION_CD.  |
|                            | NONE: (Default option) Here system does not<br>validate for User / Responsibility while making<br>status change.   |
|                            | USER - SAME: Here system validates for same User while making the status change.   |
|                            | USER - DIFFERENT: Here system validate for<br>different User while making the status change.   |
|                            | RESPONSIBILITY - SAME: Here system validates for same Responsibility of the Current User while making the status change.   |
|                            | RESPONSIBILITY - DIFFERENT: Here system<br>validates for different Responsibility of the<br>Current User while making the status change.   |
|                            | Note that, the application status change is further<br>controlled by <b>Sub Code</b> value defined in cycle<br>setup for Lookup Type STATUS_<br>CHANGE_VALIDATION_CD. For example, if Sub<br>Code =2 for USER - SAME Lookup Code, then<br>the previous 2 cycles of status change has to<br>performed by the same user. |
|                            | When a wrong user/responsibility is trying to<br>change the status of the application, system<br>validates with above selection and displays an<br>error indicating User/Responsibility must be<br>same or different between current and<br>previous status change.  |
|                            | During such cases, to know which User or<br>Responsibility has performed the previous<br>application status change, refer to appropriate<br>columns in Underwriting / Funding > Verification   |

#### Table 4-30 Cycle Code Definition

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the Cycle Code Responsibility Definition section, you can define the responsibilities that are authorized to change the code. If you have selected a specific user / responsibility in the **Validate Successive Change** field in the above section, it is recommended to define

tab > History sub tab.

the user responsibility in this section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field          | Do this  |  |  |  |  |
|----------------|--|--|--|--|--|
| Responsibility | Select the responsibility that will be capable of<br>executing this transition, from the drop-down list. |  |  |  |  |
| Allowed        | Select <b>Yes</b> to allow change to the status responsibility and <b>No</b> to disallow.                |  |  |  |  |

#### Table 4-31 Cycle Code Responsibility Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.10 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

#### To set up the Scoring

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Scoring Models > Line**. You can set the following categories of scoring models:

Credit Score Models

# 4.10.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.

- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models.
  - In the Score Models section, perform any of the Basic Operations mentioned in Navigation chapter.



| DashBoard                  | Scork | ng Models ×                                  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
|----------------------------|-------|--|-----------------------|--------------|---------------|---------------|-------------|----------------------|---------------|-------------|-------------------|----------------|------------------|--------------------|
| Origination                | Loan  | Line Lease                                   |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| Servicing                  | Cri   | dit Score Models                             | Behavi                | oral Score M | lodels        |               |             |                      |               |             |                   |                |                  |                    |
| Collections                |       |  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| > WEP                      | S     | core Models                                  |                       |              |               |               |             |                      |               |             |                   |                | 🕂 Add 🖉 Edit     | 📃 Yiew 🔗 Aud       |
| Tools                      |       | View - Format -                              |                       | T Freeze     | Detach        | ्री Wrap      | 63          | New Behavioral Model |               | Create Copy |                   |                |                  |                    |
| Setup                      |       | Model  | Desc                  | ription      |               |               |             | Start Dt             | End Dt        | Enabled     | Max Score Company | Branch         | Product          | Currency           |
| Setup                      |       |  |                       |              |               |               |             | 02/15/2016           | 12/31/4000    | N<br>Y      | 0<br>1000 ALL     |                | ALL              |                    |
| Administration             |       | LOC_BS                                       | LUC                   | SCORING MOI  | DEL (BEHAVIOF | CAL SCORE)    |             | 12/07/1993           | 12/31/4000    | Y           | 1000 ALL          | ALL            | ALL              | ALL                |
| > System                   |       | core Models                                  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| User                       | 3     | tore models                                  |                       |              |               |               |             |                      |               |             |                   | and Add 🕞 Save | and Chay         | and Return 🖉 Retu  |
| Products<br>Asset Types    |       |  |                       |              |               |               |             |                      |               |             | ( ) Jun           | and You Dave   | and stall [ Save | and Second An Vero |
| Index Rates                |       |  |                       | * Mod        | lel           |               |             |                      |               |             |                   | * 8            | ranch ALL        |                    |
| Currency Exchange          |       |  | * Description         |              |               | * Nax Srare 0 |             |                      | * P1          | oduct ALL   |                   |                |                  |                    |
| Scoring Parameters         |       |  | * Start Dt 02/15/2016 |              |               |               |             |                      |               | * Cu        | Tency ALL         |                |                  |                    |
| Products Pricings          |       |  |                       |              |               |               |             |                      | * Company ALL |             |                   |                |                  |                    |
| Contract                   |       |  | * End Dt 12/31/4000   |              |               |               | Company     | 1 111                |               |             |                   |                |                  |                    |
| Edits                      |       |  |                       | Chobs        |               |               |             |                      |               |             |                   |                |                  |                    |
| Cycles                     | Р     | arameters                                    |                       |              |               |               |             |                      |               |             |                   |                | 🗣 Add 🥒 Edit     | 📃 yiew 🛷 Aud       |
| Scoring Models<br>Fees     |       | View - Format -                              |                       | Freeze       | Detach        | di Wrap       | 63          |                      |               |             |                   |                |                  |                    |
| Origination Fees           |       | Parameter                                    |                       |              | _             | Max Val       | lue Enabled |                      |               |             |                   |                |                  |                    |
| Compensation               | 140   | data to display.                             |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| Commission                 |       |  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| Insurance                  |       | ange Definitio                               |                       |              |               |               |             |                      |               |             |                   |                | An and A can     | 🗌 Yiew 🛷 Agd       |
| Checklists<br>Stipulations |       | View + Format +                              |                       | All French   | EN patrol     | A Datase      | 894         |                      |               |             |                   |                | 6 Gon & For      | Dru A vile         |
| Spreads                    |       |  |                       |              | Deracii       | qui virap     | 63          |                      |               |             |                   |                | Devent           | Value Enabled      |
| Statement Messages         | 140   | Value From Value From<br>No data to display. |                       |              |               |               |             |                      |               | Percent /   | value Enabled     |                |                  |                    |
| Letters                    |       |  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |
| Letters<br>Promotions      |       |  |                       |              |               |               |             |                      |               |             |                   |                |                  |                    |

#### Figure 4-12 Score Models

A brief description of the fields is given below:

# Table 4-32 Score Models

| Field                      | Do this   |
|----------------------------|---|
| Model                      | Specify the code for the scoring model.   |
| Description                | Specify a description of the scoring model.   |
| Start Dt                   | Specify the start date for the scoring model.<br>You can even select the date from the adjoining Calendar icon.   |
| End Dt                     | Specify the end date for the scoring model.<br>You can even select the date from the adjoining Calendar icon.   |
| Enabled                    | Check this box to enable the scoring model.   |
| Results section            |   |
| Max Score                  | Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).   |
| Selection Criteria section |   |
| Company                    | Select the company for the scoring model,<br>from the drop-down list. This may be ALL or a<br>specific company.   |
| Branch                     | Select branch within the company for the<br>scoring model, from the drop-down list. (This<br>may be ALL or a specific branch. However, if<br>you have selected <b>ALL</b> in Company field, then<br>you must select <b>ALL</b> for this field). |
| Product                    | Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.   |
| Currency                   | Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.   |



| Field                | Do this   |  |  |  |
|----------------------|---|--|--|--|
| Bureau Score Reasons | Check this box to use the score reasons<br>supplied by the credit bureau. If unchecked,<br>then automatically rejected applications scored<br>using this scoring model display the Adverse<br>Action Reasons from the Parameters sub<br>screen.   |  |  |  |
| Auto Decision        | Check this box to assign an application, a<br>status/sub status based on the grade<br>associated with the score returned for this<br>scoring model. If not selected, the system<br>assigns applications scored using this scoring<br>model a status/sub status of NEW-REVIEW<br>REQUIRED. |  |  |  |

#### Table 4-32 (Cont.) Score Models

2. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

#### Note:

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Parameters.
- 2. In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 4-33Parameters

| Field     | Do this   |
|-----------|---|
| Parameter | Select the parameter from the field, from the drop-down list. |
| Max Value | Specify the maximum value allowed for the selected parameter. |



| Field                 | Do this   |
|-----------------------|---|
| Adverse Action Reason | Select the adverse action reason, from the drop-<br>down list. (If, on the Scoring Models screen, the<br>Bureau Screen check box is checked for the<br>scoring model, you cannot update this field).  |
| Weighted Value        | Specify the adverse action weighted value. This<br>indicates the priority of this parameter when<br>determining which adverse action reasons to use<br>on the application. The top ten adverse action<br>reasons based on the weighted value of the<br>parameter will be populated. |
| Enabled               | Check this box to enable the parameter.   |

#### Table 4-33 (Cont.) Parameters

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
- 5. In the Range Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field           | Do this   |
|-----------------|---|
| Value From      | Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less). |
| Value From      | Select the following options to determine how<br>values for a scoring parameters are translated:  |
|                 | % Max Value – If selected, then the calculated<br>values within the range definition receives a<br>value based on a percentage of the Max Value of<br>the scoring parameter.  |
|                 | % Param – If selected, then the calculated<br>values within the range definition receives a<br>value based on a percentage of the calculated<br>value of the scoring parameter.   |
|                 | Value – If selected, then the calculated values with in the range definition receives a specific value.   |
| Percent / Value | Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.  |
| Enabled         | Check this box to consider this range definition while translating values for this scoring parameter.   |

#### Table 4-34 Range Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning

process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

#### Note:

Each scoring model should have grade definitions defined that encompass all of the values that might result.

- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Grades.
- In the Grade Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

| Field              | Do this  |
|--------------------|--|
| Score              | Specify the score the application receives.  |
| Credit Grade       | Select the grade to assign to an application, from the dropdown list.  |
| Application Status | Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.          |
| Sub Status         | Select the sub status to assign to applications<br>with a score starting with the value of this grade<br>definition, from the dropdown list. |
|                    | Credit scoring allows you to select the following<br>status/sub status pairs:  |
|                    | APPROVED - AUTO APPROVED   |
|                    | REJECTED - AUTO REJECTED   |
|                    | NEW - REVIEW REQUIRED  |
|                    | NEW - RECOMMEND APPROVAL   |
|                    | NEW - RECOMMEND REJECTION.   |
| Enabled            | Check this box to indicate that this grade<br>definition will be considered when grading an<br>application using this scoring model.         |

#### Table 4-35 Grade Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.11 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance



- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

- 1. Company
- 2. Branch
- 3. Product
- 4. Application state
- 5. Transaction amount
- 6. Start date
- 7. End date
- 8. Currency

On the ranked rows, the first row is returned as the best match.

#### Note:

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.



#### To set up the Fee

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Fees > Line.
- 2. In the Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| \$×                  |                      |                |               |                             |               |               |         |                       |                 | 8              |
|----------------------|----------------------|----------------|---------------|-----------------------------|---------------|---------------|---------|-----------------------|-----------------|----------------|
| in <b>Line</b> Lease | 2                    |                |               |                             |               |               |         |                       |                 |                |
| ee Definition        |                      |                |               |                             |               |               |         | Star Add              | C Edit View     | Aud            |
| /iew ▼ Format ▼      | Freeze               | Detach         | 🚽 Wrap 🛛 🚱    |                             |               |               |         |                       |                 |                |
| Fee Rule             | Fee Type             | Start Dt       | End Dt        | Enabled Calc M              | lethod        | Threshold Amt | Min Amt | Max Amt               | Percent Company | Bra            |
| CYCLE BASED CO       | L CYCLE BASED COL    | . 01/01/2001   | 12/31/4000    | Y PERCE                     | NTAGE OF      | 4.00          | 5.00    | 999.00                | 5.0000 SG01     | SGH            |
|                      | T CYCLE BASED LAT    |                | 12/31/4000    |                             | NTAGE OF      | 4.00          | 5.00    | 999.00                | 5.0000 SG01     | SGł            |
| FADV                 | FEE ADVANCE          | 11/05/1900     | 12/31/4000    |                             | AMOUNT        | 0.00          | 10.00   | 10.00                 | 0.0000          | ALL            |
| FEE LATE CHARG       | E 1 FEE LATE CHARGE  | 11/04/2000     | 12/31/4000    | Y FLAT                      | AMOUNT        | 0.00          | 10.00   | 100.00                | 10.0000         | ALL            |
| e Definition         |                      |                |               |                             |               |               |         |                       |                 |                |
| e Dennition          |                      |                |               |                             |               |               |         | Save and Stay         | Save and Return | 🗘 <u>R</u> etu |
|                      | Fee Rule CYCL        | E BASED COLLEC | FION LATE FE  | * Max An                    | 1t 999.00     |               |         | * Channel ALL         |                 | ~              |
|                      | * Fee Type CYCL      | E BASED COLLEC | FION LATE FI  | * Perce                     |               |               |         | * Product ALL         |                 | ~              |
|                      | * Start Dt 01/0:     | 1/2001 🔯       |               |                             |               |               |         | * State ALL           |                 | ~              |
|                      | * End Dt 12/3        |                |               | * LF Assessment Allowed Day | is 999999     |               |         |                       |                 | ~              |
|                      | * Enabled            | 1/4000         |               |                             | Selection Cri | toria         |         | * Currency ALL        |                 | ~              |
|                      |                      |                |               |                             | selection ch  | <u>101110</u> |         | * Txn Amt From 0.00   | )               |                |
|                      | * Calc Method PERC   | JENTAGE OF SUM | OF TOTAL DI V | * Compar                    | y SG01        | ~             |         | Credit Limit From 0.0 | )               |                |
|                      | * Threshold Amt 4.00 |                |               | * Brand                     | h SGHO        | ~             |         |                       |                 |                |
|                      | * Min Amt 5.00       |                |               |                             |               |               |         |                       |                 |                |

#### Figure 4-13 Fee Definition

A brief description of the fields is given below:

#### Table 4-36Fee Definition

| Field       | Do this   |
|-------------|---|
| Fee Rule    | Specify the fee rule used to identify the particular fee definition.  |
| Fee Туре    | Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.                            |
| Start Dt    | Specify the start date. You can even select the date from the adjoining Calendar icon.  |
| End Dt      | Specify the end date. You can even select the date from the adjoining Calendar icon.  |
| Enabled     | Check this box to enable the fee.   |
| Calc Method | Select one of the following method of calculating the fee, from the drop-down list.   |
|             | If <b>Flat Amount</b> is selected, then minimum fee will be charged.  |
|             | If <b>Percentage</b> is selected, then the amount<br>charged will be based on percentage defined<br>subject to minimum and maximum amount (i.e.<br><b>Txn Amt From</b> ). |



| Field                      | Do this  |
|----------------------------|--|
| Threshold Amt              | This field is enabled only if the Contract Fee type<br>is either CYCLE BASED COLLECTION LATE<br>FEE or CYCLE BASED LATE FEE.   |
|                            | Specify the threshold amount which is less than<br>or equal to minimum fee amount to be assessed.<br>Based on this amount, system calculates and<br>posts the Cycle Based Collection Late Fee or<br>Cycle Based Late Fee based on the account. |
|                            | If calculated fee amount is less than threshold<br>amount, fee is posted with transaction amount =<br>0.   |
|                            | If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic.   |
| Min Amt                    | Specify the minimum amount for the fee.  |
| Max Amt                    | Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.   |
| Percent                    | Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.   |
| Selection Criteria section |  |
| Company                    | Select the portfolio company from the drop-down list. This may be ALL or a specific company.   |
| Branch                     | Select the portfolio branch from the drop-down<br>list. This may be ALL or a specific branch. (This<br>must be ALL, if you have selected <b>ALL</b> in the<br>Company field).  |
| Channel                    | Select the channel from the drop-down list, This can be ALL or a specific channel.   |
| Product                    | Select the product from the drop-down list. This<br>may be ALL or a specific product. The available<br>values come from a validated field based on the<br>selected Billing Cycle setup and the Product<br>setup.                               |
| State                      | Select the state for this fee, from the drop-down list. This may be ALL or a specific state.   |
| Currency                   | Select the currency for this fee, from the drop-<br>down list. This may be ALL or a specific currency.   |
|                            |  |

### Table 4-36 (Cont.) Fee Definition



| Field             | Do this   |
|-------------------|---|
| Txn Amt From      | Specify the transaction or balance amount. The<br>fee is calculated using the specifications of this<br>record only if the transaction amount is greater<br>than the value specified in this field (and less<br>than this field in another record for the same fee) |
|                   | IMPORTANT:  |
|                   | When you select the fee to use, the system<br>searches for a best match using the following<br>attributes:  |
|                   | a. Company  |
|                   | b. Branch   |
|                   | c. Product  |
|                   | d. State  |
|                   | e. Amount (Txn Amt From)  |
|                   | f. Effective/start date (Start Dt)  |
|                   | Hence, Oracle Financial Services Software<br>recommends creating a version of each fee,<br>where ALL is the value in these fields.  |
|                   | It is also recommended that you define a default printer for an Organization, Division and Department.  |
| Credit Limit From | Specify the minimum value of credit limit for the pricing.  |

#### Table 4-36 (Cont.) Fee Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.12 Asset Billing Rate

In Asset Billing Rate screen you can setup the various parameters associated with **Home** collateral which serves as the input for **Asset Billing** batch job to process and post the dues on to respective accounts in the system.

This section consists of the following topics:

- Asset Billing Rate Definition
- Asset Billing Rate Details
- Asset billing Calculations
- Asset Billing Rate Setup File upload
- Asset Billing Batch Job

# 4.12.1 Asset Billing Rate Definition

In the Asset Billing Rate Definition tab you can create and maintain **Timeshare** specific Home collateral and account details of an account which are used as a selection criteria.

#### To set up Asset Billing Rate Definition



1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.

| Asset Billing Rate  |                   |              |          |        |                 |               |         |              |          | X C     |
|---------------------|-------------------|--------------|----------|--------|-----------------|---------------|---------|--------------|----------|---------|
| Asset Billing R     | ate Definition    |              |          |        |                 |               |         | 🕂 Add 🥖 Edit | View     | 🥜 Audit |
| View - Format -     | Freeze            | 🛃 Detach 🛛 🧔 | Wrap 🚯   |        |                 |               |         |              | _ ^      |         |
| Name                | Description       | Enabled      | Company  | Branch | Product         | State         | Channel | Asset Type   | Asset Si | ub Type |
| ITR2_PPS3           | ITR1              | Y            | SG01     | SGHQ   | LOAN HOME (VR)  | ALL           | ALL     | ALL          | ALL      |         |
| ITR2_PPS8           | ITR1              | Y            | SG01     | SGHQ   | LINE HE (VR)    | ALL           | ALL     | ALL          | ALL      |         |
| SG_RATE             | SG RATE           | Y            | SG01     | SGHQ   | ALL             | ALL           | ALL     | ALL          | ALL      | _       |
| SG_FLAT_AMOU        | NT SG FLAT AMOUNT | Y            | SG01     | SGHQ   | ALL             | ALL           | ALL     | ALL          | ALL      |         |
| ITR2_UDX_TEST       | I ITR2_UDX_TESTI  | Y            | SG01     | SGHQ   | ISTISNA HOME LO | ALL           | ALL     | ALL          | ALL      |         |
| <                   |                   |              |          |        |                 |               |         |              |          | >       |
| Asset Billing R     |                   | Petach 🍐     | Wrap 🚯   |        |                 |               |         | 🕂 Add 🥖 Edit | View     | 🥜 Audit |
| Start Date          | Transaction       | Calc Method  | Flat Amt | Rate   | Frequency       | % of Calc Amt | Min Amt | Max Amt      | Base Po  | ints    |
| No data to display. |                   |              |          |        | ,               |               |         |              |          |         |
| <                   |                   |              |          |        |                 |               |         |              |          |         |

Figure 4-14 Asset Billing Rate

2. In the Asset Billing Rate Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

| In this field      | Do this   |
|--------------------|---|
| Name               | Enter a unique name for Asset Billing Rate definition. This field is not editable after saving the record or during EDIT.                         |
| Description        | Enter the description for Asset Billing Rate definition.  |
| Enabled            | Check this box to enable the record.  |
| Selection Criteria |   |
| Company            | Select the portfolio company from the drop-down<br>list. This list is populated based on Enabled<br>Company definitions maintained in the system. |
| Branch             | Select the portfolio branch from the drop-down list.  |
| Product            | Select the type of product associated with the collateral from the drop-down list.  |
| State              | Select the state to which the account operates from the drop-down list.   |
| Channel            | Select the channel from the drop-down list.   |
| Asset Type         | Select asset type from the drop-down list. The list is populated based on assets setup.   |
| Asset Sub Type     | Select the asset sub type from the drop-down list.  |
| Club Name          | Select the Club Name from the drop-down list.   |
| Phase Number       | Select the Phase Number from the drop-down list.  |
| Site of Inventory  | Select the Site of Inventory from the drop-down list.   |

Table 4-37 Asset Billing Rate Definition

| In this field  | Do this  |
|--|--|
| Building   | Select the Building from the drop-down list.                 |
| Unit   | Select the Unit from the drop-down list.                     |
| Week   | Select the Week from the drop-down list.                     |
| Room/Unit Type   | Select the Room/Unit Type from the drop-down list.           |
| Usage Type   | Select the Usage Type from the drop-down list.               |
| Resort Identifier  | Select the Resort Identifier from the drop-down list.        |
| Min Points   | Specify the minimum points for the asset billing definition. |
| Max Points   | Specify the maximum points for the asset billing definition. |
| Association Id   | Select the Association Id from the drop-down list            |
| Club Indicator   | Check this box to indicate Club Indicator.                   |
| Plus Membership Type   | Check this box to indicate Plus Membership Type.             |
| PR Marking   | Check this box to indicate PR Marking.                       |
| Signature Grand Father   | Check this box to indicate Signature Grand Father.           |
| Additional Attributes - This section consists of additional 15 configurable fields as indicated below. |  |
| 5 check boxes - Membership 1-5 Opt   |  |
| 5 drop-down lists - Other Attribute 1-5  |  |
| 5 Calendar fields - Other Attribute 5-10   |  |

#### Table 4-37 (Cont.) Asset Billing Rate Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.12.2 Asset Billing Rate Details

In the Asset Billing Details sub tab, you can define Transactions, their Calculation Method, and other parameters which are posted by Billing Batch Job.

Note that once a record is created in this section, the same is available in Read-Only mode and you can only Enable or Disable the record in Edit mode.

#### To set up Asset Billing Rate Details

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- 2. In the Asset Billing Rate Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

| In this field | Do this   |
|---------------|---|
| Start Date    | Select the date of asset billing from adjoining calendar. |

#### Table 4-38 Asset Billing Rate Details

| In this field | Do this  |
|---------------|--|
| Transaction   | Select the transaction from the drop-down list.<br>This list is populated with transactions where the<br>Transaction code = FOTH%.   |
| Calc Method   | Select one of the following calculation method<br>from dropdown list. <ul> <li>Flat Amt</li> <li>Rate</li> <li>Flat Amt + Rate</li> <li>Tiered Rate</li> <li>Slab Formula</li> </ul> For more information on above calculation<br>methods, refer to Asset billing Calculations<br>section. |
| Flat Amt      | Specify the flat amount or fixed amount to be<br>charged during asset billing calculation.<br>This field is available if the Calc Method is Flat<br>Amt, Flat Amt + Rate, and Slab based Formula.  |
| Rate          | Specify the rate for asset billing calculation. This field is available if the Calc Method is Rate and Flat Amt + Rate.  |
| Frequency     | Select the frequency of asset billing calculation<br>from the drop-down list. The list is populated<br>based on frequency maintained in lookup code.   |
| % of Calc Amt | Specify the percentage of amount for calculation By default, this is set to 100.   |
| Base Points   | Specify the base points for asset billing<br>calculation. By default this is set to 1 since a<br>value is required system does not allow to enter<br><b>0</b> .<br>This field is available if the Calc Method is Rate,<br>Flat Amt + Rate, Tiered Rate, and Slab Formula                   |
| Slab Points   | Specify the slab points for asset billing calculation. This field is available if the Calc Method is Slab Formula.   |
| % Increase    | Specify the percentage increase in each slab for asset billing calculation. This field is available if the Calc Method is Slab Formula.  |
| Min Amt       | Specify the base minimum amount to be<br>configured for the resulted transaction amount.<br>If the resulted Transaction Calculation Amount is<br>less than the Min Amt defined here, system<br>posts the transaction with Min Amt.   |
| Max Amt       | Specify the maximum amount to be configured for the resulted transaction amount.   |
| Billing Year  | Specify the year in which the Rate is applicable.<br>The Billing Year is stamped in billing amount<br>transaction description only for FOTH%<br>transactions.  |
| Enabled       | Check this box to enable the Asset Billing Rate.   |

Table 4-38 (Cont.) Asset Billing Rate Details

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

• Tiered Rate Details sub tab

## 4.12.2.1 Tiered Rate Details sub tab

The Tiered Rate Details sub tab you can define **points** specific tiers with different rates. This sub tab is enabled only if the transaction calculation method is selected as **Tiered Rate** in Asset Billing Rate Details section. For calculation details, refer to **Tiered Rate Calculation** section.

#### To set up Tiered Rate Details

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- 2. In the Tiered Rate Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

| Tuble 4 00 Therea Rate Details | Table 4-39 | <b>Tiered Rate Details</b> |
|--------------------------------|------------|----------------------------|
|--------------------------------|------------|----------------------------|

| In this field | Do this  |
|---------------|--|
| From Points   | Specify the points from where the respective rate is applicable. |
| Rate          | Specify the rate for defined points range.                       |
| Enabled       | Check this box to enable Tiered Rate detail.                     |
|               |  |

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 4.12.3 Asset billing Calculations

This section explains the following calculation methods based on which the Asset Billing is processed in the system:

- Flat Amount Calculation
- Rate Calculation
- Flat Amt + Rate Calculation
- Tiered Rate Calculation
- Slab Formula Calculation

## 4.12.3.1 Flat Amount Calculation

In Flat Amount calculation, system calculates the Transaction Amount using below formula:

#### Table 4-40 Flat Amount Calculation

| Frequency | Billing Cycle | Transaction Amount<br>Calculation |
|-----------|---------------|-----------------------------------|
| Annual    | Monthly       | (Flat Amt/12)                     |
| Monthly   | Annual        | (Flat Amt*12)                     |
| Annual    | Quarterly     | (Flat Amt/4)                      |
| Quarterly | Annual        | (Flat Amt*4)                      |



| Table 4-40 | (Cont.) Flat Amount Calculation |
|------------|---------------------------------|
|------------|---------------------------------|

| Frequency   | Billing Cycle | Transaction Amount<br>Calculation |
|-------------|---------------|-----------------------------------|
| Annual      | Semi Annual   | (Flat Amt/2)                      |
| Semi Annual | Annual        | (Flat Amt*2)                      |
| Annual      | Annual        | (Flat Amt /1)                     |

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.12.3.2 Rate Calculation

In Rate calculation, system calculates the Transaction Amount using below formula:

| Frequency   | Billing Cycle | Transaction Amount<br>Calculation                         |
|-------------|---------------|---|
| Annual      | Monthly       | (Rate/12)*(Billing Points at collateral / Base Points)    |
| Monthly     | Annual        | (Rate*12)*(Billing Points at<br>collateral / Base Points) |
| Annual      | Quarterly     | (Rate/4)*(Billing Points at<br>collateral / Base Points)  |
| Quarterly   | Annual        | (Rate*4)*(Billing Points at<br>collateral / Base Points)  |
| Annual      | Semi Annual   | (Rate/2)*(Billing Points at<br>collateral / Base Points)  |
| Semi Annual | Annual        | (Rate*2)*(Billing Points at<br>collateral / Base Points)  |
| Annual      | Annual        | (Rate/1)*(Billing Points at<br>collateral / Base Points)  |

Table 4-41 Rate Calculation

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.12.3.3 Flat Amt + Rate Calculation

In **Flat Amt + Rate** calculation, system calculates the Transaction Amount using below formula.

Transaction Amount = Flat Amt + Rate \* (Billing Points at Collateral/Base Points)

#### Note:

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.



## 4.12.3.4 Tiered Rate Calculation

In **Tiered Rate** calculation, system selects the **Asset Billing Rate Details** using the Billing Points at Asset and other asset parameters and calculates the transaction amount by deriving the rate from Tiered Rate table.

#### Transaction Amount = (Tiered Rate) \* (Tiered Points / Base Points)

For example, if an Asset has 1.5 million points and the range is maintained as - for first million points rate=0.66 with Base Points =1000 and for remaining points rate=0.60 with Base Points = 1000, the Transaction Amount = 1million (0.66/1000) + 0.5 million (0.6/1000) = 660 + 300 = 960.

Note the following:

If the range for specific points are not maintained correctly, the same is considered as 0 rate and in-turn the Transaction Amount derived also becomes 0.

For example, if Billing Points are 8000 but if range maintained points is from 10000 with Rate = 0.55 and Base Points = 1, the transaction amount results as (0\*(8000/1) = 0).

• Rate is adjusted based on Frequency and Billing Cycle as mention in **Rate** Method.

## 4.12.3.5 Slab Formula Calculation

In Slab Formula calculation, system calculates the Transaction Amount using below formula.

#### Transaction Amount = [Flat Amt] + Ceil[\{Billing Points - Base Points)/Slab Points}\*\ {%Increase / 100)\*Flat Amt}]]

The resultant amount will always be rounded-up.

For example,

Transaction Amount = [491.32+[{(61000-5000)/2500}\*{(30.4/100)\*491.32}]]

= [491.32+ [Round-up {22.4}\*{149.36}]]

= [491.32+3435.28]

Transaction Amount = 3926.6

#### Note:

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

# 4.12.4 Asset Billing Rate Setup - File upload

The data in Asset Billing Rate screen can also be created and updated from an external file through SET-IFP input file upload process. While doing so, ensure that the file format of Header and Details record are maintained in required order and the input file is placed in upload area.

During the scheduled batch job run, the asset billing batch job picks-up the data in input file and loads on to the system to create Asset Billing Rate setup records.

However, before processing the details, system performs the following validations:



- If Name of the record is unique and duplicate record is not being updated.
- For Tiered Rate, the details are added only if the Calc Method = Tiered Rate. If not, system displays an error indicating **Tiered Rate Details are not required for <Calc Method>** and the record is added in bad file.
- For update to existing record details, only Enable/Disable option is supported. If there is a mismatch in the name of the record, batch job errors out with message **Record not found** and the record is added in bad file.
- For new records, all the fields are mandatory and default values are applicable.
- Values provided in fields which are of lookup type are validated with lookup code. In case
  of mismatch, batch job errors out with message Lookup value not matching and the
  record is added in bad file.
- Negative values is not added for number fields.
- Base Point's field does not contain negative, **0**, or decimal values.

## 4.12.5 Asset Billing Batch Job

The billing batch job TXNDDT\_BJ\_100\_01 (BILLING/DUE DATES PROCESSING) facilitates to process the asset billing dues on account for **Home** collateral and posts the corresponding transactions.

Listed below is the sequence of processing steps:

- Billing batch job picks-up the Vacation Ownership (VO) parameters from Servicing > Account > Collateral (Home) > Vacation Ownership tab.
  - The required accounts for Asset billing batch job processing is selected based on the type of account selected in **Due Amt Account Type** field. I.e. in **Vacation Ownership Details** section if the **Billing** option is checked and the Due Amt Account Type is selected as Current or Linked or Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account or Linked Account of current Account respectively.
  - In addition, system includes the asset billing points of Linked Account/Associated Account only if the status of those accounts are in any of the status defined in lookup code ACC\_STATUS\_BILLING\_CD (ACCOUNT STATUS FOR ASSET BILLING CODES). Account statuses which are not maintained in the lookup code are excluded for asset billing calculation. However, If no statuses are maintained in the lookup, then system will consider all statuses for consolidation.
    - If billing flag is checked and Due Amt Account Type = Current Account, billing batch job posts the transactions based on Asset Billing Rate setup in Current account.
    - If billing flag is checked and Due Amt Account Type = Linked Account, billing batch job post the transactions based on Asset Billing Rate setup in Linked Account of current Account.
    - If billing flag is checked and Due Amt Account Type = Master Account, billing batch job post the transactions based on Asset Billing Rate setup in Master Account of current Account.

Before the due calculation, batch job validates VO parameters with the following:

• If the selected Usage Type sub code is **FULL**, system considers Full points for rate derivation and **Billing points** is considered for Transaction Amount calculation.

- If the selected Usage Type sub code is HALF, system considers Billing Points for Transaction Amount calculation but rate is derived using full points.
- If the First Year Proration check box is selected, then the rate is derived using full points and the Transaction Amount is calculated based on prorated points (not on full points).
- The prorated points are calculated based on Asset Usage Start Date.
  - If the usage start date year is equal to first due year, then system prorates the points as indicated in example below:

If First Due Date = 01/01/2018, Usage Start Date = 01/10/2018,

Prorated Points = Billing Points \* (13-1)/12= Billing Points \*1

If First Due Date = 01/01/2018, Usage Start Date = 03/10/2018

Prorated Points = Billing Points \* (13-3)/12= Billing Points\*10/12

Note: Number 13 here is used as constant.

- If the usage start date year is before the due date year, system considers the full points for calculating the Transaction Amount and no proration is required here.
- 2. Batch job looks of best matching Asset Rate details and Asset Billing definition in Setup.
- Batch job checks for status (Y/N) of Multiple Billing Asset Rate indicator at Account Details > Contract > Billing level to decide if multiple asset rates are applicable for one billing period or not.
  - If **N**, system picks the latest rate which is less than or equal to DUE DATE. In this case only one best match record is fetched to derive Transaction Amount and no multiple asset rates are applicable for one billing period.
  - If Y, system fetches multiple rates only when rate End Date (i.e. rate start date + rate frequency) ends with one or more cycle(s) before the next due date. This implies that current rate record does not cover the entire billing period.
  - However, if Multiple Billing Asset Rate is set to Y but there is no Rate available for Due period beyond the Rate End date, system applies the same rate that is picked for Due Period which is Less than or Equal to Due End Date.
- 4. Batch job posts the matched transactions at account level based on calculation method. The following Asset Billing Rate Details are stamped on the transaction posted:
  - Asset Id (Assets)
  - Asset Rate Id (Asset Billing Rate Definition)
  - Asset Rate Details Id (Asset Billing Rate Details)
  - Rate Start Date (Asset Billing Rate Details)
  - Rate Frequency (Asset Billing Rate Details)
  - Calculation Method (Asset Billing Rate Details)
  - Rate (Asset Billing Rate Details)
  - In case of Tiered Rate, Effective Rate is stamped
  - Base Points (Asset Billing Rate Details)
  - Slab Points (Asset Billing Rate Details)
  - % Increase (Asset Billing Rate Details)
  - Billing Year (Asset Billing Rate Details)



On posting the transactions, following validations and outcome are handled:

- If the respective balance for transaction is missing, batch job fails with an error message indicating Account #: Transaction posting failed Balance not available in Batch > Request Results block and does not process the account due amount calculation.
  - This can be rectified by posting Add balance to Account non-monetary transaction. For more information, refer to Appendix - Non-Monetary transactions section in Servicing User Guides.
- If the transaction posting failed due to an issue in Access grid configuration or Product configuration at transaction codes, batch job displays error indicating Account #: Transaction posting failed <Reason> and does not process the account due amount calculation.
- If the Resulted transaction amount is less than Min Amount defined, batch job considers the Min amount and posts the transaction.
- If the Resulted transaction amount is greater than Max Amount defined, batch job considers the Max amount and posts the transaction.

# 4.13 Origination Fees

The system supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Origination Fees screen.

An itemization formula can be set up as a computation of other itemizations (such as adding or subtracting one itemization from another) and can consist of multiple itemizations. An itemization formula will have a minimum and maximum value. You can set up a formula value range to be used as the final value.

Itemizations are linked to a product with the Products screen's Product Itemizations subtab.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present in Formula Definitions screen, then the system displays an error message.

The system will search for any **circular dependency** at the time the contract is enabled. An example of a circular dependency is when Itemization1 has Formula1 attached requiring Itemization2 for computation and Itemization2 has Formula2 attached requiring Itemization1 for computation.

#### To set up the Origination Fees

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Origination Fees > Line.
- 2. In the **Formula Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



| DashBoard                               | Origination Fees ×                             |         |                |                 |                          | 6     |
|---|--|---------|----------------|-----------------|--------------------------|-------|
| Origination                             | Loan Line Lease                                |         |                |                 |                          |       |
| Servicing                               |  |         |                |                 |                          |       |
| Collections                             | Formula Definition                             |         |                | de de           | 🖉 Edit 📃 Yiew            | 1 A   |
| WEP                                     | View 🕶 Format 🖛 🔯 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap 🖓 |         |                |                 |                          |       |
| Tools                                   | Formula Description                            |         |                | Min Amt<br>0.00 | Max Amt Enable<br>0.00 N | ed .  |
|   |  |         |                | 0.00            | 0.00 N                   |       |
| tup                                     | Formula Definition                             |         |                |                 |                          |       |
| Administration                          |  |         | Save and Add   | Save and Stay   | Save and Return          | ¢B    |
| > User                                  | * Formula                                      |         | * Max Amt 0.00 |                 |                          |       |
| Products<br>Asset Types                 | * Description                                  |         | * Enabled 🗐    |                 |                          |       |
| Index Rates                             | * Min Amt 0.00                                 |         |                |                 |                          |       |
| Currency Exchange<br>Scoring Parameters | Detail Range                                   |         |                |                 |                          |       |
| Products<br>Pricings                    | Formula Details                                |         |                | de Add          | / Edit _ View            | I Auc |
| Contract                                | View - Format - 🔛 🔲 Freeze 🚮 Detach 剑 Wrap     |         |                |                 |                          |       |
| Edits                                   | Itemization                                    | Percent | Sort Sign      | a .             | Enabled                  |       |
| Cycles<br>Scoring Models                | No data to display.                            |         |                |                 |                          |       |
| Fees                                    |  |         |                |                 |                          |       |
| Origination Fees                        |  |         |                |                 |                          |       |
| Compensation                            |  |         |                |                 |                          |       |
| Commission                              |  |         |                |                 |                          |       |
| Insurance<br>Checklists                 |  |         |                |                 |                          |       |
| Stipulations                            |  |         |                |                 |                          |       |
| Spreads                                 |  |         |                |                 |                          |       |
|   |  |         |                |                 |                          |       |
|   |  |         |                |                 |                          |       |
| Statement Messages<br>Letters           |  |         |                |                 |                          |       |
| Promotions                              |  |         |                |                 |                          |       |

#### Figure 4-15 Origination Fees

**3.** A brief description of the fields is given below:

#### Table 4-42 Formula Definitions

| Field       | Do this  |
|-------------|--|
| Formula     | Specify the formula code to define computation.  |
| Description | Specify the description for the formula.   |
| Min Amt     | Specify the minimum value that should be considered to compute the final value of formula. |
| Max Amt     | Specify the maximum value that should be considered to compute the final value of formula. |
| Enabled     | Check this box to allow the origination fees.  |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Formula Details section of Setup > Setup > Administration > User > Products > Origination Fees > Line > Detail, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 4-43 Formula Details

| Field       | Do this   |  |  |
|-------------|---|--|--|
| Itemization | Select the itemization based on which the<br>itemization formula will derive its computed<br>value, from the drop-down list.        |  |  |
| Percentage  | Specify the percentage value that should be<br>considered while computing value for itemization<br>formula.                         |  |  |
| Sort        | Specify the sort sequence for the itemization to be considered while computing the value of the itemization formula.                |  |  |
| Sign        | Select the +ve or -ve sign that needs to be considered between two itemizations for computing the value of the itemization formula. |  |  |



| Table 4-43 | (Cont.) Formula Details |  |
|------------|-------------------------|--|
|------------|-------------------------|--|

| Field   | Do this   |
|---------|---|
| Enabled | Check this box to allow the itemization details to be used by the system. |

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Range Details section of Setup > Setup > Administration > User > Products > Origination Fees > Line, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Table 4-44 | <b>Range Details</b> |
|------------|----------------------|
|------------|----------------------|

| Field    | Do this   |
|----------|---|
| Amt From | Specify the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula. |
| Percent  | Specify the percentage value that should be<br>considered while computing the value for the<br>final value of the itemization formula.              |
| Enabled  | Check this box to allow the range details to be used by the system.   |

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.14 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on **Rule of 78** or **Actuarial** method. As the customer might cancel the insurance in mid term of the line, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the line. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to **Pro Rate Basis** in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

#### To set up the Insurances

You can either define new Insurance details or specify a new code in the **New Insurance** field and click **Create Copy** to create a copy of selected insurance with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Products > Insurance > Line.
- 2. In the Insurance Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

|   |      | and Leasing  |                            |  |                             |         |  |   |                    |
|---|------|--|----------------------------|--|-----------------------------|---------|--|---|--------------------|
| SEARCH MENU   |      | n Line   |                            |  |                             |         |  |   | ļ                  |
| DashBoard   |      |  |                            |  |                             |         |  |   |                    |
| Origination   | In   | surance  |                            |  |                             |         | de A                                       | dd 🥒 Edit   | 🗐 View 🛛 🔗 Audit   |
| and the second se | 1    | liew 🔻 Format 👻 🔛  | 🔲 Freeze 🎬 Detach 🚽 Wrap   | New Insurance  |                             | Crea    | te Copy                                    |   |                    |
| Servicing   |      | Code   | Description                | Start Dt   | End Dt                      | Enabled | Insurance Type                             | Insurance Company                                     | Calculation Method |
| Collections   |      |  |                            | 09/07/2017   | 12/31/4000                  | N       |  | UNDEFINED   |                    |
| WFP   |      | INS_CD_MET   | CREDIT DISABILITY MET LIFE | 05/12/1994   | 12/31/4000                  | Y       |  | MET LIFE  | PERCENTAGE OF OUT  |
| Tools   |      | INS_CL_MET   | CREDIT LIFE MET LIFE       | 05/12/1994   | 12/31/4000                  | Y       | INSURANCE LIFE                             | MET LIFE  | PERCENTAGE OF OUT  |
|   |      | •  | m                          |  |                             |         |  |   | •                  |
| etup  |      |  |                            |  |                             |         |  |   |                    |
| Edits   | ^ In | surance  |                            |  |                             |         |  |   |                    |
| Cycles  |      |  |                            |  |                             | Save a  | nd Add 🛛 🕞 Save and Sta                    | 😰 🕞 Save and R  | Return Ca Return   |
| Scoring Models  |      |  |                            |  |                             |         |  | - 0   | 4-2-               |
| Fees  |      |  |                            | * Insurance UNDER  | 10.000                      |         |  |   |                    |
|   |      |  |                            |  |                             |         |  |   |                    |
| Origination Fees  |      | * Code   |                            | Company  | -INED                       |         |  | Selection Criter                                      | ria                |
| Compensation  | ā    | * Description  |                            | Company<br>* Calculation   | -INED                       | •       |  | Selection Criter                                      | ria                |
| Compensation<br>Commission  | ł    | in the second  | 19/07/2017 🔯               | Company  | INED                        |         | * Compan                                   |   |                    |
| Compensation<br>Commission<br>Insurance   | •    | * Description<br>* Start Dt 0  |                            | Company<br>* Calculation   | INED                        | •       |  | ALL   |                    |
| Compensation<br>Commission<br>Insurance<br>Cheddists  | •    | * Description<br>* Start Dt 0<br>* End Dt 1  | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancellation  | INED                        |         | * Branc                                    | ny ALL<br>h ALL                                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stipulations   | 8    | * Description<br>* Start Dt 0  | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0  | INED                        |         |  | ny ALL<br>h ALL                                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stpulations<br>Spreads   | 4    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancellation  | INED                        | ×       | * Branc<br>* Produc                        | ny ALL<br>h ALL                                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stipulations<br>Spreads<br>Statement Messages  | ł    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 0               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation<br>Allowed<br>* Grace Days 15   | INED                        |         | * Branc<br>* Produc<br>* Stat              | y ALL<br>h ALL<br>ct ALL<br>ALL                       | •<br>•<br>•        |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stipulations<br>Spreads<br>Statement Messages<br>Letters   | •    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation<br>Allowed<br>* Grace Days 15<br>* Tier AGE   |                             |         | * Branc<br>* Produc                        | y ALL<br>h ALL<br>ct ALL<br>ALL                       |                    |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stpreads<br>Statement Messages<br>Letters<br>Promotions  | •    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 0               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation @<br>Allowed<br>* Grace Days 15<br>* Tier AGE<br>* Base PER H                                   | UNDRED PER ANNUM            |         | * Branc<br>* Produc<br>* Stat              | y ALL<br>h ALL<br>ct ALL<br>ALL                       | •<br>•<br>•        |
| Compensation<br>Commission<br>Insurance<br>Checklasts<br>Stopeads<br>Statement Messages<br>Letters<br>Promotions<br>Subvention  | •    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation<br>Allowed<br>* Grace Days 15<br>* Tier AGE   | UNDRED PER ANNUM            |         | * Branc<br>* Produc<br>* Stat              | y ALL<br>h ALL<br>ct ALL<br>ALL                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stpulatons<br>Spreads<br>Statement Messages<br>Letters<br>Promotions<br>Subvention<br>Excrow   | •    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation @<br>Allowed<br>* Grace Days 15<br>* Tier AGE<br>* Base PER H                                   | UNDRED PER ANNUM            |         | * Branc<br>* Produc<br>* Stat              | y ALL<br>h ALL<br>ct ALL<br>ALL                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Stputetons<br>Stratement Messages<br>Letters<br>Promotions<br>Subvention<br>Eurow<br>Eurow<br>WPP  | •    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled   | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation 10<br>* Cancelation 10<br>* Grace Days<br>* Tier AGE<br>* Base PER H<br>* Category RETRC        | UNDRED PER ANNUM            |         | * Branc<br>* Produc<br>* Stat              | y ALL<br>h ALL<br>ct ALL<br>ALL                       | •                  |
| Compensation<br>Commission<br>Insurance<br>Checklists<br>Statement Messages<br>Letters<br>Promotions<br>Subvention<br>Excrow<br>JWPP<br>Index Rates   | ł    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* Enabled []<br>* Insurance Type  | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation 10<br>* Cancelation 10<br>* Grace Days<br>* Tier AGE<br>* Base PER H<br>* Category RETRC        | UNDRED PER ANNUM            |         | * Branc<br>* Produ<br>* Stat<br>* Currenc  | y All<br>h All<br>tt All<br>≥ All<br>y All            | -                  |
| Compensation<br>Commission<br>Insurance<br>Checklasts<br>Stputetoms<br>Statement Messages<br>Letters<br>Promotons<br>Subvention<br>Earrow<br># WPP<br>Index Rates<br>Fridex Rates   |      | * Description<br>* Start DE (0)<br>* End DE (1)<br>* Enabled [1]<br>* Insurance Type [2]<br>surrance Details   | 2/31/4000 05<br>           | Company<br>* Calacitation<br>Method<br>* Max Age 0<br>* Cancellaton [V]<br>Allowed<br>* Grace Days 15<br>* The AGE<br>* Base PER.H<br>* Category RETRC<br>* Days 0 | UNDRED PER ANNUM            |         | * Branc<br>* Produc<br>* Stat              | y All<br>h All<br>tt All<br>≥ All<br>y All            | •                  |
| Compensation<br>Commission<br>Insurance<br>Che/Sitols<br>Statement Messages<br>Letters<br>Promotions<br>Subvention<br>Eacrow<br>∠<br>Index Rates<br>Fees<br>Promotions  | -    | * Description<br>* Start Dt 0<br>* End Dt 1<br>* End Dt 1<br>* End Dt 1<br>* End Dt 1<br># | 12/31/4000 🔯               | Company<br>* Calculation<br>Method<br>* Max Age 0<br>* Cancelation 10<br>* Cancelation 10<br>* Grace Days<br>* Tier AGE<br>* Base PER H<br>* Category RETRC        | UNDRED PER ANNUM<br>DACTIVE | *       | * Branc<br>* Produc<br>* Stat<br>* Currenc | vy ALL<br>h ALL<br>tt ALL<br>e ALL<br>y ALL<br>dd Edt | v<br>v<br>v        |
| Compensation<br>Commission<br>Insurance<br>Checklata<br>Stputations<br>Statement Messages<br>Letters<br>Promotions<br>Subvention<br>Escrow<br>VMPP<br>Index Rates<br>Fees   | - N  | * Description<br>* Start DE (0)<br>* End DE (1)<br>* Enabled [1]<br>* Insurance Type [2]<br>surrance Details   | 2/31/4000 05<br>           | Company<br>* Calacitation<br>Method<br>* Max Age 0<br>* Cancellaton [V]<br>Allowed<br>* Grace Days 15<br>* The AGE<br>* Base PER.H<br>* Category RETRC<br>* Days 0 | UNDRED PER ANNUM<br>DACTIVE |         | * Branc<br>* Produc<br>* Stat<br>* Currenc | y All<br>h All<br>tt All<br>≥ All<br>y All            | v<br>v<br>v        |

Figure 4-16 Insurance

A brief description of the fields is given below:

| Field              | Do this   |
|--------------------|---|
| Code               | Specify the code associated with the insurance product.   |
| Description        | Specify a brief description of the insurance product.   |
| Start Dt           | Specify the date from which you can start<br>offering the product to customers. You can even<br>select the date from the adjoining Calendar icon. |
| End Dt             | Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon.             |
| Enabled            | Check this box to allow the offering of this insurance product.   |
| Result section     |   |
| Insurance Type     | Select the insurance types available for financing, from the drop-down list.  |
| Insurance Company  | Specify the name of the company through which the insurance product is offered.   |
| Calculation Method | Select the insurance calculation method from the drop down list.  |



| Field                        | Do this   |
|------------------------------|---|
| Max Age                      | Enter the maximum age allowed by the insurance.   |
| Cancellation /Refund Allowed | Check this box to allow the insurance rebate or refund for cancellation or paid-off.  |
| Grace Days                   | Specify the number of grace days allowed for<br>cancellation without charging a cancellation fee.   |
| Tier                         | Select the tier from the drop-down list.  |
| Base                         | Select the base from the drop-down list.  |
| Category                     | Select he category from the drop-down list.   |
| Days                         | Enter the number of category days.  |
| Selection Criteria Section   |   |
| Company                      | Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies.   |
| Branch                       | Select the branch of the specified portfolio<br>company that can offer the insurance product,<br>from the drop-down list. Select ALL if offered by<br>all the branches of the specified portfolio<br>company. |
| Product                      | Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products.  |
| State                        | Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.  |
| Currency                     | Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.   |

#### Table 4-45 (Cont.) Insurance Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Create Copy button in the Insurance Definition section to create copy of selected 4. record with details.
- In the Insurance Details section, perform any of the Basic Operations mentioned in 5. Navigation chapter.

A brief description of the fields is given below:

#### Table 4-46Insurance Details

| Field              | Do this   |
|--------------------|---|
| Insurance Sub Type | Select the insurance sub type you want to define<br>for the entry in the Insurance section, from the<br>drop-down list. For example SINGLE. |
| Term From          | Specify the minimum term for the insurance sub type.  |
| Rate               | Specify the rate for premium calculation per \$1,000.00 for the insurance sub type.   |
| Max Coverage Amt   | Specify the maximum coverage amount covered by the insurance sub type.  |
| Enabled            | Check this box to enable the insurance.   |



6. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.15 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Account state

#### To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Checklists > Line.
- 2. In the Checklist Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

#### Figure 4-17 Checklists

| RACLE<br>Financial Services Le | nding and Leasing  |                | ne, APKELKAR 👻 🋐 |                           |
|--------------------------------|--|----------------|------------------|---------------------------|
| DashBoard                      | Checklists x   |                |                  | ×                         |
| Origination                    | Loan Line Lease  |                |                  |                           |
|                                |  |                |                  |                           |
| Servicing                      | Checklist Type Definition  | de Add         | / Edit View      | Audit                     |
| Collections                    | View - Format - Detailed Detach Wrap 🚯 New Checklist 🖗 Create C  | 1              | a for Eliten     | O rigue                   |
| WFP                            |  |                |                  | Channel                   |
| Tools                          | Checklist Code Description Checklist Type CNUNCE-CON-01 CONTRACT VERIFICATION CHECKLIST FOR LINE OF CREDIT CONTRACT VERIFICATION CHECKLIST | Company<br>ALL | Branch<br>ALL    | ALL                       |
|                                | CNUMCE-DECISION OF EXCLUSION OF CALCULATION OF EXCLUSION OF EXCLUSION  | ALL            | ALL              | ALL                       |
| stup                           | TEST_CHK_LINE_1 TEST_CHK_LINE_1 APPLICATION ENTRY VERIFICATION CHECKLIST   | ALL            | ALL              | PHONE                     |
| Printers *                     | TEST_CHK_LINE_2 TEST_CHK_LINE_2 APPLICATION ENTRY VERIFICATION CHECKLIST   | ALL            | ALL              | ALL                       |
| Bank Details                   | · · · · · · · · · · · · · · · · · · ·  |                |                  |                           |
| Check Details                  |  |                |                  |                           |
| Standard Payees<br>Currencies  | Checklist Type Definition  |                |                  |                           |
| Zip Codes                      |  | Save and Stay  | Save and Return  | Ca Return                 |
| Products                       |  | ouve and out   | 20ve und recturn | Contraction of the second |
| Asset Types                    | Checklist Code CNLNOE-CON-01 Selection Criteria  | * Product ALI  |                  |                           |
| Index Rates                    | Description CONTRACT VERIFICATION CHECKLIST F  | * Product AL   |                  | [                         |
| Currency Exchange              | * Company All  | * State ALI    | 0                |                           |
| Scoring Parameters             | Checklist Type: CONTRACT VERIFICATION CHECKLII   | * Currency ALI |                  | F                         |
| Products                       | *Enabled   | conciley rea   | -                | - 22                      |
| Pricings                       | * Channel ALL  |                |                  |                           |
| Contract                       | Checklist Action Definition - Regular Checklist Action Definition - Document   |                |                  |                           |
| Edits                          | Checkist Action Definition - Regular Checkist Action Definition - Declinent  |                |                  |                           |
| Cydes                          |  |                |                  |                           |
| Scoring Models                 | Checklist Action Definition  | de Add ∅       | ✓ Edit View      | 🖉 Audit                   |
| Fees                           | View 🔻 Format 👻 📑 Freeze 🚰 Detach 😞 Wrap   |                |                  |                           |
| Origination Fees               | Action Code Description  | c              | ort Enabled      |                           |
| Compensation                   | No data to disolav.  | 7              | or c Lindbled    |                           |
| Commission                     |  |                |                  |                           |
| Insurance<br>Checklists        | a  |                |                  |                           |
| Stipulations                   |  |                |                  |                           |
| Soreads                        |  |                |                  |                           |
| Statement Messages             |  |                |                  |                           |
| Letters                        |  |                |                  |                           |
| Promotions                     |  |                |                  |                           |
| Subvention                     |  |                |                  |                           |
| Escrow                         |  |                |                  |                           |
| WEP                            |  |                |                  |                           |
| Index Rates                    |  |                |                  |                           |
| Fees                           |  |                |                  |                           |
|                                |  |                |                  |                           |
| Pricings                       |  |                |                  |                           |



3. A brief description of the fields is given below:

| Table 4-47 | Checklist Type Definition |
|------------|---------------------------|
|------------|---------------------------|

| Field          | Do this   |
|----------------|---|
| Checklist Code | Specify the checklist code that identifies checklist<br>being defined.  |
| Description    | Specify the description for the checklist.  |
| Checklist Type | Select the checklist type from the drop-down list,<br>to define where the specific checklist will be<br>available in the system.  |
| Company        | Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.  |
| Branch         | Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).  |
| Channel        | Select the channel from the drop-down list, This can be ALL or a specific channel.  |
| Product        | Select the product associated with the checklist<br>from the drop-down list. This may be ALL or a<br>specific product. The available values come from<br>a validated list based on the selected Billing<br>Cycle setup and the Product setup. |
| State          | Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state.   |
|                | <b>IMPORTANT</b> : By selecting which edits type to use, the system searches for a best match using the following attributes:   |
|                | 1 Company   |
|                | 2 Branch  |
|                | 3 Product   |
|                | 4 State   |
|                | Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.  |
| Currency       | Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.  |
| Enabled        | Check this box to enable the checklist.   |
|                |   |

 Perform any of the Basic Actions mentioned in Navigation chapter. Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

 In the Checklist Action Definition - Regular section, perform any of the Basic Operations mentioned in Navigation chapter A brief description of the fields is given below:

#### Table 4-48 Checklist Action Definition

| Field       | Do this  |
|-------------|--|
| Action Code | Specify the action code for the checklist.   |
| Description | Specify the description for the action type.   |
| Sort        | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled     | Check this box to include this action in the checklist.  |

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Checklist Action Definition Document section, perform any of the Basic Operations 7. mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 4-49 Checklist Action Definition

| Field              | Do this  |
|--------------------|--|
| Action Code        | Specify the action code for the checklist.   |
| Description        | Specify the description for the action type.   |
| Document Type      | Select the document type from the drop-down list.  |
| Document Sub Type  | Select the document sub type from the drop-<br>down list.                                      |
| Document Mandatory | Check this box to indicate that the document is mandatory.                                     |
| Sort               | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled            | Check this box to include this action in the checklist.  |

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.16 Stipulations

The system supports the automatic generation of default stipulations for line of credit during origination on the Underwriting window's Stipulation sub screen (Decision link). The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Stipulations screen.

#### To set up the Stipulations

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Stipulations > Line.
- 2. In the Stipulation Setup section, perform any of the Basic Operations mentioned in Navigation chapter.



| DashBoard<br>Origination<br>Servicing<br>Collections<br>WFP<br>Tools<br>tup |                     | up                  |            |                      |                   |       |           |                        |                            |              |
|---|---------------------|---------------------|------------|----------------------|-------------------|-------|-----------|------------------------|----------------------------|--------------|
| Collections<br>WFP<br>Tools   | View - Format -     |                     |            |                      |                   |       |           |                        |                            |              |
| WFP<br>Tools  | View - Format -     |                     |            |                      |                   |       |           |                        |                            |              |
| WFP<br>Tools  |                     |                     |            |                      |                   |       |           | -⊕- <u>A</u>           | id 🖉 Edit                  | 🔄 View 🔗 Aj  |
| Tools   |                     | 🖙 🔲 Freeze 🚮 Detach | ရပါ Wrap 🚱 |                      |                   |       |           |                        |                            |              |
|   | Company             | Branch              |            | P                    | roduct            | State | Currency  | Application Status     | Application Sub-<br>Status | Enabled      |
|   |                     |                     |            |                      |                   | 1     |           |                        |                            | N            |
| ietup 🔺   | ALL                 | ALL                 |            | Al                   |                   | ALL   | ALL       | APPROVED<br>NEW        | BLANK<br>PRESCREEN         | N            |
| Administration  | ALL<br>NL02         | ALL                 |            |                      | IL<br>INE HE (VR) | ALL   | US DOLLAR | NEW                    | PRESCREEN                  | N            |
| > System  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| User  | Stipulation Set     | up                  |            |                      |                   |       |           |                        |                            |              |
| Products     Asset Types  |                     |                     |            |                      |                   |       | Save and  | Add Save and St.       | av 🖪 Save and              | Return 🖉 Ret |
| Index Rates   |                     |                     |            |                      |                   |       |           |                        |                            | 1 4-2-       |
| Currency Exchange   |                     | * Company ALL       | *          | * State ALL          |                   |       |           | Application Sub-Status |                            |              |
| Scoring Parameters  |                     | * Branch ALL        | •          | * Currency ALL       |                   | •     |           | * Enabled [            | 1                          |              |
| Products  |                     | * Product ALL       |            | * Application Status |                   | *     |           |                        |                            |              |
| Pricings<br>Contract  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Edits   | Stipulation Det     | ails                |            |                      |                   |       |           | - A-                   | id 🥒 Edit                  | 🗌 View 🔗 Aj  |
| Cycles  | View - Format -     | 🔯 🔲 Freeze 🛃 Detach | چا Wrap 🚱  |                      |                   |       |           |                        |                            |              |
| Scoring Models  | Stipulations        |                     |            |                      |                   |       |           |                        | S                          | ort Enabled  |
| Fees<br>Origination Fees  | No data to display. |                     |            |                      |                   |       |           |                        |                            |              |
| Compensation  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Commission  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Insurance   |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Checklists  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Stipulations  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Spreads   |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Statement Messages  |                     |                     |            |                      |                   |       |           |                        |                            |              |
| Letters<br>Promotions   |                     |                     |            |                      |                   |       |           |                        |                            |              |

#### Figure 4-18 Stipulations

A brief description of the fields is given below:

| Field                  | Do this  |
|------------------------|--|
| Company                | Select the portfolio company associated with the default stipulations, from the drop-down list.      |
| Branch                 | Select the portfolio branch associated with the default stipulations, from the drop-down list.       |
| Product                | Select the product associated with the default stipulations, from the drop-down list.                |
| State                  | Select the state associated with the default stipulations, from the drop-down list.                  |
| Currency               | Select the currency associated with the default stipulations, from the drop-down list.               |
| Application Status     | Select the application status associated with the default stipulations, from the drop-down list.     |
| Application Sub-Status | Select the application sub status associated with the default stipulations, from the drop-down list. |
| Enabled                | Check this box to allow the default stipulations to be used.   |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Stipulation Details section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

| Field        | Do this   |
|--------------|---|
| Stipulations | Select the stipulation from the drop-down list. |
| Sort         | Specify the sort sequence for the stipulation.  |



| Table 4-51 | (Cont.) | Stipulation | Details |
|------------|---------|-------------|---------|
|------------|---------|-------------|---------|

| Field   | Do this  |
|---------|--|
| Enabled | Check this box to allow the stipulations details to be used by the system. |

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.17 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or **trigger events**. Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

| Type of letter              | Definition   |
|-----------------------------|--|
| ACCOUNT STATEMENT           | Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.   |
| ADVERSE Action letter       | Generated in nightly batch jobs for applications that<br>were declined. This letter is sent to the consumer<br>to indicate the reasons why the application was<br>declined.                    |
| CONDITIONAL ADVERSE         | Generated in nightly batch jobs for applications that were declined.   |
| ACTION LETTER               | This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application. |
| COLLECTION LETTER 1         | Generated when an account becomes delinquent.<br>This is the first dunning letter sent to the customer.  |
| COLLECTION LETTER 2         | Generated when an account remains in<br>delinquency for an extended period. This is the<br>second dunning letter sent to the customer.   |
| COLLECTION LETTER 3         | Generated when an account remains in<br>delinquency for an extended period, even after<br>having received previous notices. This is the final<br>dunning letter sent to the customer.          |
| CONTRACT FUNDING fax/ email | Generated when an application is APPROVED:<br>FUNDED or CONDITIONED: FUNDED. This letter<br>is sent to the producer.   |
| DECISION FAX/ EMAIL         | Generated when an application is APPROVED,<br>CONDITIONED, or REJECTED. This letter is sent<br>to the consumer or producer, depending on the<br>product.                                       |
| PAID IN FULL LETTER         | Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.  |
| PAYOFF QUOTE LETTER         | Generated when a payoff quote is created for an account. This letter is sent to the customer.  |

Table 4-52 Types of letters



| Table 4-52 | (Cont.) Types | of letters |
|------------|---------------|------------|
|------------|---------------|------------|

| Type of letter | Definition   |
|----------------|--|
| WELCOME LETTER | Generated when an application is APPROVED:<br>FUNDED. This letter is sent to the consumer. |
|                | STATEMENT PAST MATURITY Generated when<br>an accounts are matured but unpaid.              |
|                | This letter is sent to the account holders as a reminder to make their payments.           |

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

- **1**. Company
- 2. Branch
- 3. Product
- 4. State
- 5. Currency

On the ranked rows, the first row is returned as the best match.

#### To set up the Letters

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Letters > Line.
- 2. In the Letter Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| Figure 4-1 | 9 Letters |
|------------|-----------|
|------------|-----------|

| DashBoard  | 6 | etters ×                                |                                |  |         |              |               |                          |         |              |                |                 | ×        |
|--|---|---|--------------------------------|--|---------|--------------|---------------|--------------------------|---------|--------------|----------------|-----------------|----------|
| Origination  |   | Loan Line Lease                         |                                |  |         |              |               |                          |         |              |                |                 |          |
| Servicing  |   |   |                                |  |         |              |               |                          |         |              |                |                 |          |
| Collections  |   | Letter Definition                       |                                |  |         |              |               |                          |         |              | 🕀 Add          | 🖉 Edit 📃 View   | 🖉 Audit  |
|  |   | View - Format -                         | Freeze Detac                   | h di Wrap 🚯                                |         |              |               |                          |         |              |                |                 |          |
| WFP  |   | Letter Code                             | File Name                      | Letter Type                                | Channel | Enabled      | Batch Printer | Batch User               | Company | Branch       | Product        | State           | Curre    |
| Tools  |   |   |                                |  |         | N            |               |                          |         |              |                |                 |          |
| tup  |   | CNLNOE_ACO_LTR                          |                                | CONDITIONAL ADVERSE AC                     |         |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| etup   |   | CNLNOE_ADV_LTR                          |                                | ADVERSE ACTION LETTER                      | ALL     |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| Administration   |   | CNUNCE_COL_LTR1                         |                                | COLLECTION LETTER 1                        | ALL     |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
|  |   | CNUNCE_COL_LTR2                         |                                | COLLECTION LETTER 2                        | ALL     |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| System   |   | CNLNOE_COL_LTR3                         |                                | COLLECTION LETTER 3                        | ALL     |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| User   |   | CNUNCE_CON_LTR                          |                                | CONTRACT FUNDING FAX/E                     |         |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| Products   |   | CNUNCE_DEC_FAX                          |                                | DECISION FAX/EMAIL                         | ALL     |              | ARCHIVE       | BATCH USER               | ALL     | ALL          | ALL            | ALL             | ALL      |
| Asset Types<br>Index Rates   |   | CNLNOE_DEC_MULTIOFFER<br>CNLNOE_PDC_LTR |                                | DECISION MULTI OFFER<br>PDC RENEWAL LETTER | ALL     |              | ARCHIVE       | BATCH USER<br>BATCH USER | ALL     | ALL          | ALL            | ALL             | ALL      |
| Currency Exchange<br>Scoring Parameters<br>Products<br>Pricings                                    | • | Letter Definition                       |                                |  |         |              |               |                          |         |              | -              |                 |          |
| Contract   |   |   |                                |  |         |              |               |                          |         | Save and Add | Save and Stay  | Save and Return | Ca Retur |
| Edits<br>Cycles  |   |   | * Letter Code                  |  |         |              | Result        |                          |         |              |                |                 |          |
| Scoring Models   |   |   | * File Name                    |  |         |              |               |                          |         |              | * Company ALL  |                 |          |
| Fees   |   |   | * Letter Type                  |  |         | * Batch Prin | ter UNDEFINED |                          | *       |              | * Branch ALL   |                 |          |
| Origination Fees   |   |   | * Letter Type<br>* Channel ALL |  |         | * Batch L    | ser           |                          | ¥       |              | * Product ALL  |                 |          |
| Compensation   |   |   | * Channel ALL<br>* Enabled     |  |         |              |               |                          |         |              | * State ALL    |                 |          |
| Insurance  |   |   | * Enabled                      |  |         |              | Selection C   | ntena                    |         |              | * Currency ALL |                 |          |
| Checklists<br>Stipulations<br>Spreads<br>Statement Nessages<br>Letters<br>Promotions<br>Subvention |   |   |                                |  |         |              |               |                          |         |              |                |                 |          |

A brief description of the fields is given below:

| Table 4-53 | Letter Definition |
|------------|-------------------|
|------------|-------------------|

| Field                      | Do this  |
|----------------------------|--|
| Letter Code                | Specify the code for the letter.   |
| File Name                  | Specify the file name of the Oracle report used to generate the letter. The file should be named <file name="">.rep on your server.</file>   |
| Letter Type                | Select the type of letter you want to generate from the drop-down list.  |
| Channel                    | Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.   |
| Enabled                    | Check this box to enable this letter definition.   |
| Result section             |  |
| Batch Printer              | Select the batch printer being used to generate the letter from the drop-down list.  |
| Batch User                 | Select the user who will submit this letter from<br>the drop-down list. This will normally be set to<br>BATCH.   |
| Selection Criteria section |  |
| Company                    | Select the portfolio company for which this letter<br>will be used from the drop-down list. This may be<br>ALL or a specific company.  |
| Branch                     | Select the portfolio branch for which this letter<br>will be used from the drop-down list. This may be<br>ALL or a specific branch. This must be ALL if in<br>the Company field you selected ALL). |
| Product                    | Select the product for which this letter will be<br>used from the drop-down list. This may be ALL or<br>a specific product.  |



| Field    | Do this   |
|----------|---|
| State    | Select the state for which this letter will be used<br>from the drop-down list. This may be ALL or a<br>specific state. |
| Currency | Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency. |

#### Table 4-53 (Cont.) Letter Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.18 Promotions

The Introductory tab of Promotions screen allows you to set up the promotions that a financial institution can offer its customers. Promotion details defined here can be selected during Application Entry and Application processing.

You can define multiple promotions for a product, then select the appropriate promotion at the time the application is processed. Promotions also serve as a selection criteria on the Pricing screen.

CAUTION: The system supports promotions selected only when a product is funded.

#### Same as Cash promotions

In the case of the same as cash promotion:

- If the outstanding amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and the system will not charge any interest on the borrowers' account.
- If the outstanding amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and the system computes and charges the borrower interest from the date the product was funded.

#### **Interest & Payments**

Interest still continues to accrue for a account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the line receivables amount. The system then calculates the interest accrual using the reduced line receivables amount, if applicable.

If the product remains unpaid after the end of the promotion period and the line receivables balance is above any stated tolerance amount, then the system starts collecting interest earned and accrued during the promotion period.

#### **Reduced Rate Introductory Promotions**

Oracle Financial Services Lending and Leasing's promotion method PROMOTIONAL RATE allows you to create and specify promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also, you will be able to set the specific interest rate you want to attach to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, the system changes the interest rate of the product to the contractual interest rate to accrue interest. The promotion expires on the



promotion end date defined by the length of the promotion. However, the system allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

#### To set up the Line Introductory

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Promotions > Line Introductory.
- 2. In the Promotion Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field             | Do this   |
|-------------------|---|
| Code              | Specify the code identifying the promotion.   |
| Description       | Specify a description of the promotion being offered.   |
| Туре              | Select the promotion type from the drop-down<br>list. Oracle Financial Services Lending and<br>Leasing supports the following promotion types<br>for lines of credit: |
|                   | NO PAYMENT DUE ANY INTEREST DUE (No payments are required and no interest is accrued on the outstanding accrual balances for <b>x</b> terms).                         |
| Term              | Select the promotion term from the drop-down list.  |
| Index             | Select the promotion index from the drop-down list.   |
| Margin            | Specify the promotion margin rate.  |
| Cancel Delq Days  | Specify the promotion cancellation delinquency days.  |
| Cancel Overlimit% | Specify the promotion cancellation over limit percentage.   |
| Enabled           | Check this box to enable the promotion.   |

#### Table 4-54Promotion Definitions

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   > Administration > User > Products > Promotions > Line Incentive.
- 5. In the Promotion Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.

| DashBoard   |                      |                      |                            |   |    |         |  |                  |            |  |                      | 26      |
|---|----------------------|----------------------|----------------------------|---|----|---------|--|------------------|------------|--|----------------------|---------|
| Origination   | Loan Introductory Li | ine Introductory Lin | e Incentive                |   |    |         |  |                  |            |  |                      |         |
| Servicing   |                      |                      |                            |   |    |         |  |                  |            |  |                      |         |
| Collections   | Promotion Defi       |                      |                            |   |    |         |  |                  |            | o∯• Add  | 🖉 Edit 📃 View        | ⊘ Audi  |
| WEP   | View - Format -      | Freeze               | Detach                     | ्वी Wrap  | 62 |         |  |                  |            |  |                      |         |
|   | Code                 | Description          | Start Dt                   | End Dt  |    | Enabled | Туре   | Term Index       |            | Cancel Delg Days Cancel Ove  |                      | Bran    |
| Tools   | ABC                  | 23423ASDS            | 02/12/2016                 |   |    | N       |  | 0<br>0 FLAT RATE | 0.0000     | 0  | 0.0000<br>0.0000 ALL |         |
| ietup   | LINE INCEN           | LINE INCENTIVE       | 12/12/2015 12/17/2015      |   |    | N       | PROMOTIONAL R<br>PROMOTIONAL R   | 0 FLAT RATE      | 0.0000     | 0  | 0.0000 ALL           | ALL     |
| Setup 🔺   | 2321                 | 213213               | 12/12/2015                 |   |    | N       | PROMOTIONAL R  | 0 FLAT RATE      | 1.0000     | 0  | 0.0000 ALL           | ALL     |
| Administration     System   | TEST INCENTIVE       | TEST                 | 12/16/2015                 |   |    | N       | PROMOTIONAL R  | 10 PRIME RATE    | 0.0000     | 0  | 0.0000 US01          | USH     |
| User     Podycts     Products     Products     Products     Index/Rates     Currency/Exchange     Social praximeters     Poducts     Poducts     Poducts     Poducts     Edits     Cycles     Social produst     Fees     Origination Frees | Promotion Defi       | * Co<br>* Descripti  | lon<br>Dt 02/12/2016<br>Dt | 1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1 |    |         | * Type<br>* Term 0<br>* Index F<br>* Margin 0,<br>* Cancel Delq Deys 0<br>* Cancel Over lint \$\$, \$\$, | LAT RATE •       | Save and g | Add R Save and Stag<br>Sede<br>* Company AlL<br>* Branch AlL<br>* Product AlL<br>* State AlL | 2ave and Return      | Q⊐ Retu |

#### Figure 4-20 Promotions-Line Incentive

6. A brief description of the fields is given below.

#### Table 4-55Promotion Definitions

| Field                      | Do this   |
|----------------------------|---|
| Code                       | Specify the code identifying the promotion.               |
| Description                | Specify a description of the promotion being offered.     |
| Start Date                 | Select the start date from the drop-down list.            |
| End Date                   | Select the end date from the drop-down list.              |
| Enabled                    | Check this box to enable the promotion.                   |
| Result section             |   |
| Туре                       | Select the promotion type from the drop-down list.        |
| Term                       | Specify the promotion term.                               |
| Index                      | Select the promotion index from the drop-down list.       |
| Margin                     | Specify the promotion margin rate.                        |
| Cancel Delq Days           | Specify the promotion cancellation delinquency days.      |
| Cancel Overlimit%          | Specify the promotion cancellation over limit percentage. |
| Selection Criteria section |   |
| Company                    | Select the portfolio company from the drop-down list.     |
| Branch                     | Select the portfolio branch from the drop-down list.      |
| Product                    | Select the product from the drop-down list.               |
| State                      | Select the state from the drop-down list.                 |

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# Appendix : Summary of the Application Credit Scoring Parameters

This section consists of the following topics:

- Glossary
- Credit Scoring Parameters by Category

# A.1 Glossary

| Term                    | Description  |
|-------------------------|--|
| DEROG / DEROGATORY      | Account has had chargeoffs, collections, bankruptcy, or repossession.  |
| MINOR DELINQUENCY       | Less than or equal to 60 days delinquent.  |
| MAJOR DELINQUENCY       | Greater than 60 days delinquent.   |
| DEBT RATIO              | Debt / Available credit.   |
| DEBT TO INCOME RATIO    | Debt / Income.   |
| APPLICANT STATED        | Parameter is pulling information stated or in any<br>other way provided by the applicant on the<br>application on the Application Entry form in the<br>system. |
| APPLICANT CREDIT BUREAU | Parameter is pulling information from the credit<br>bureau, as opposed to another source, such as the<br>Application Entry form.                               |
| FINANCE                 | Refers to companies that provide the finance but are not selling the actual object financed, if any.   |
|                         | Example: An independent auto finance company.  |
| SALES FINANCE           | Refers to companies that provide the object being financed in addition to the financing.   |
|                         | Example: Marshall Fields card.   |

#### Table A-1 Glossary

# A.2 Credit Scoring Parameters by Category

This section consists of the following topics:

- Applicant Details / Debt Ratios
- Line of Credit Details
- Auto Trades / Inquiries
- Bank Trades / Inquiries
- Card Trades / Inquiries
- Installment Trades / Inquiries



- Line of Credit Finance Trades / Inquiries
- Mortgage Trades / Inquiries
- Retail Trades / Inquiries
- Revolving Trades
- Sales Finance Trades / Inquiries
- Other Trades
- Bankruptcy Information
- Delinquency Information
- Derogatory Trade Information

# A.2.1 Applicant Details / Debt Ratios

#### Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type line of credit balances and the sum of all automobile type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### **Applicant Credit Bureau Bank Debt Ratio**

This is the sum of all bank type line of credit balances and the sum of all bank type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type line of credit balances and the sum of all travel card type credit limits. This applies to open tradelines only.

#### **Applicant Credit Bureau Debt Ratio**

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

#### **Applicant Credit Bureau FICO Score**

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

#### Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment line of credit balances and the sum of all installment line of credit credit limits. For installment line of credit, the credit limit is equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Line of credit Fin Debt Ratio

This is the sum of all line of credit finance type balances and the sum of all line of credit finance type credit limits. For installment line of credit amount, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type line of credit balances and the sum of all mortgage type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### **Applicant Credit Bureau Open Public Records**

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### **Applicant Credit Bureau Public Records**

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type line of credit balances divided by the sum of all retail type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type line of credit balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type line of credit balances and the sum of all sales finance type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt Ratio Stated After Requested Line of credit Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt Ratio Stated Before Requested Line of credit Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt To Income Ratio Stated After Requested Line of credit Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt To Income Ratio Stated Before Requested Line of credit Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### **Applicant Payment To Income Ratio Stated**



This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### **Applicant Prior Customer**

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

#### **Applicant Revolving Debt Ratio Stated**

This is the sum of all revolving type line of credit amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### **Applicant Stated Employment Period (In Months)**

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years \* 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

#### **Applicant Stated Monthly Income**

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as **current** in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.

#### **Applicant Stated Monthly Liability**

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

#### Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

## A.2.2 Line of Credit Details

#### **Approximate Cash Price**

This is the Approximate Cash price taken from the **Approx Price** field on the Application Entry form's Line of Credit screen in the system.

#### **Requested Advance Amount**

This is the Requested Advance Amount value taken from the Application Entry form's Line of Credit screen in the system.

## A.2.3 Auto Trades / Inquiries

#### Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Auto Inquries**

This is the number of automobile-related credit inquiries the have been made to the bureau.

#### **Applicant Credit Bureau Auto Trades**

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Current Auto Trades**

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Auto**

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.4 Bank Trades / Inquiries

#### Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Inquiries**

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

#### **Applicant Credit Bureau Bank Trades**

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving Line of Credit.

#### **Applicant Credit Bureau Bank Trades**

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Bank Trades**

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This parameter shows the **current** revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

#### **Applicant Credit Bureau Bank Trades**

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

#### Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### **Applicant Credit Bureau Bank Trades**

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### **Applicant Credit Bureau Bank Trades**

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current



- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.5 Card Trades / Inquiries

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

#### **Applicant Credit Bureau Card Trades**

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Open Card Trades**

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:



- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.6 Installment Trades / Inquiries

#### Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Inst Trades**

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Inst Trades**

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Inst Trades**

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Open Inst Trades**

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Inst Trades**

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current



- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.7 Line of Credit Finance Trades / Inquiries

#### Applicant Credit Bureau 12month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Line of Credit Fin Trades

Total number of Line of Credit finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Line of Credit Fin Trades

This is the number of Line of Credit finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Line of Credit Finance Inquiries

This is the number of Line of Credit finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### Applicant Credit Bureau Open Line of Credit Finance Trades

This is the number of open Line of Credit finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Line of Credit Fin



Total number of Line of Credit finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Line of Credit Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.8 Mortgage Trades / Inquiries

#### Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.



#### Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.9 Retail Trades / Inquiries

## Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Retail Trades**

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Retail Inquiries**

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### **Applicant Credit Bureau Retail Trades**

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

## Applicant Credit Bureau Satisfactory Retail



Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.10 Revolving Trades

#### Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 24month Rev Trades**

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Rev Trades**

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Rev Trades**

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Rev Balance**

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

#### Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.



## Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

#### Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

#### Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### **Applicant Credit Bureau Rev Trades**

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Rev Trades**

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off



# A.2.11 Sales Finance Trades / Inquiries

#### Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Sales Fin Trades**

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

## **Applicant Credit Bureau Sales Finance Inquiries**

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

#### Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late



- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.12 Other Trades

#### Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 24month Trades**

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Trades**

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

#### Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

#### Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

#### **Applicant Credit Bureau Collections**

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

#### **Applicant Credit Bureau Current Trades**

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Inquiries**

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### **Applicant Credit Bureau Inquiries 12m**

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months.

#### **Applicant Credit Bureau Inquiries 24m**

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months.



#### Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months.

#### **Applicant Credit Bureau Judgments**

This is a count of the number of judgments against the applicant in the credit bureau.

#### **Applicant Credit Bureau Liens**

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

#### **Applicant Credit Bureau Newest Inquiry**

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

#### **Applicant Credit Bureau Newest Trade**

This is the number of months between now and the newest trade in the bureau for that applicant.

#### **Applicant Credit Bureau Oldest Inquiry**

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

#### Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

#### **Applicant Credit Bureau Open Collection Trades**

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

#### **Applicant Credit Bureau Open Collections**

This is the number of open collections in the bureau for that applicant.

#### **Applicant Credit Bureau Open Judgments**

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

#### **Applicant Credit Bureau Open Liens**

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

#### **Applicant Credit Bureau Open Trades**

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Past Due 30**

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.



#### Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due 60**

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due 90**

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due Now**

This is the number of trades on which the applicant is currently past due, according to the bureau.

#### **Applicant Credit Bureau Repossessions**

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

#### **Applicant Credit Bureau Satisfactory Trades**



This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### **Applicant Credit Bureau Too New Trades**

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

#### **Applicant Credit Bureau Trade Collections**

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

#### **Applicant Credit Bureau Trades**

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

#### **Applicant Credit Bureau Worst Trades**

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.13 Bankruptcy Information

#### **Applicant Credit Bureau 11 Bankruptcies**

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

#### Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

#### **Applicant Credit Bureau 7 Bankruptcies**

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

#### **Applicant Credit Bureau Bankruptcies**

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.



#### Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

#### Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open 13 Bankruptcies**

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open 7 Bankruptcies**

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open Bankruptcies**

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

#### Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

#### **Applicant Credit Bureau Recent 13 Bankruptcy**

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

#### **Applicant Credit Bureau Recent 7 Bankruptcy**

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

#### Applicant Credit Bureau Recent Bankruptcy

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

#### **Applicant Has A Prior Bankruptcy**

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the system's Origination module. The prior bankruptcy is set to  $\mathbf{Y}$  if the checkbox is checked otherwise it has a value of  $\mathbf{N}$ .

# A.2.14 Delinquency Information

## Applicant Credit Bureau Longest Since Major

ORACLE

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

#### Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

#### Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

#### Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

#### Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

# A.2.15 Derogatory Trade Information

## Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

#### **Applicant Credit Bureau Derog Trades**



This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

#### Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

#### Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

#### Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.



# Appendix : Rounding Amounts and Rate Attributes

#### **Rounding Amounts**

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amount.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting** off will always cut the number after the second decimal.

#### Note:

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

#### Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

#### Table B-1 Example 1: Amount: 234.136

| Method  | Result |  |
|---------|--------|--|
| Round   | 234.14 |  |
| Raise   | 234.14 |  |
| Cut off | 234.13 |  |

#### Table B-2 Example 2: Amount: 234.134

| Method  | Result |  |
|---------|--------|--|
| Round   | 234.13 |  |
| Raise   | 234.14 |  |
| Cut off | 234.13 |  |



|  | Table B-3 | Example 3: | Amount: | 234.1319999 |
|--|-----------|------------|---------|-------------|
|--|-----------|------------|---------|-------------|

| Method  | Result |
|---------|--------|
| Round   | 234.13 |
| Raise   | 234.14 |
| Cut off | 234.13 |

#### **Rate Attributes**

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate product.

The system currently supports the following rounding of methods.

- 1. NO ROUNDING TO INDEX RATE
- 2. INDEX RATE ROUNDED TO NEAREST.25
- 3. INDEX RATE ROUNDED TO NEAREST.125

#### NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

#### INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

#### Examples:

#### Table B-4 Example 1

| Туре           | Value |
|----------------|-------|
| Current rate:  | 5.125 |
| Round of rate: | 5.25  |

#### Table B-5 Example 2

| Туре           | Value |  |
|----------------|-------|--|
| Current rate:  | 5.124 |  |
| Round of rate: | 5.00  |  |

## INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

#### Examples:

#### Table B-6 Example 1

| Туре          | Value |  |
|---------------|-------|--|
| Current rate: | 5.325 |  |



# Table B-6 (Cont.) Example 1

| Туре             | Value |  |
|------------------|-------|--|
| Rate rounded to: | 5.375 |  |

# Table B-7 Example 2

| Туре             | Value |
|------------------|-------|
| Current rate:    | 5.312 |
| Rate rounded to: | 5.250 |



# Appendix : System Parameters

This topic consists of the following sections:

- Introduction
- System Parameters
- Organization Parameters
- Company Parameters
- Other Parameters

# C.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- System Parameters
- Organization Parameters
- Company Parameters
- Other Parameters

## Note:

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

# C.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on.

Table below details the list of system parameters with their description and pre-defined values.

| Parameter            | Description  |
|----------------------|--|
| ACA_DLQ_AMT_EXCLUDED | This parameter is used to exclude delinquency amount for account ACH |

#### Table C-1 System Parameters

|--|

| Parameter                      | Description  |
|--------------------------------|--|
| ACA_PAYMENT_AUTO_ LOAD         | This parameter is used to control posting directly<br>from the ACH file that has been created for<br>customer payments. Input parameter value is<br>Boolean (Yes/No). If the parameter is set to <b>Y</b> , the<br>system automatically creates payment batches for<br>the payments in the ACH file and posts them on the<br>day of payment. |
| ACA_PRENOTE_DAYS               | This parameter is used to define the number of<br>days the prenote should be initiated for customer<br>ACH (Automated Clearing House) accounts. Input<br>parameter value is numeric.   |
| ACA_PRE_PROCESS_DAYS           | This parameter is used to specify the number of<br>days before draft day for Account ACH process.<br>Input parameter value is numeric.   |
| ACH_PAYEE_PRENOTE_DAYS         | This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric.  |
| ADMIN_SERVER_URL               | This parameter is used to define the admin server URL.   |
| ADR_DIRECTORY                  | This parameter is used to define the Oracle<br>Directory Object Name for ADR file location.  |
| ADR_PROCESSED_DIRECTORY        | This parameter is used to define the Oracle<br>Directory Object Name for ADR file location.  |
| AGE_APPROVED_CONDITIONED_ DAYS | This parameter is used to specify the number of days by which an application in <b>Approved</b> or <b>Conditioned</b> status is treated as Aged Application. Input parameter value is numeric with no upper limit.   |
| AGE_CONTRACT_DAYS              | This parameter is used to specify the number of<br>days by which a contract is treated as Aged<br>Contract. Input parameter value is numeric with no<br>upper limit.   |
| ASC_COL_SER_ENABLED_ IND       | This parameter is used as the Collection Servicing<br>Enabled Indicator.   |
| CAC_DIRECTORY                  | This parameter is used to define the Oracle<br>Directory Object Name for CAC file location.  |
| CAC_PROCESSED_DIRECTORY        | This parameter is used to define the Oracle<br>Directory Object Name for CAC file location.  |
| CHECK_PRINT_PREVIEW            | Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).   |
| CMN_AMOUNT_ROUND_ FACTOR       | This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is <b>ROUND AMOUNT TO 2 DECIMALS</b> . Currently system supports rounding factor 2 only.   |

| Parameter                | Description  |
|--------------------------|--|
| CMN_AMOUNT_ROUND_ METHOD | This parameter is used to define the amount round<br>method during system set-up and would be<br>applicable for all calculated amounts (calculated<br>fees, payment etc.) across the application. Input<br>values are ROUND, RAISE and CUTOFF:   |
|                          | <b>ROUND</b> : Rounded to nearest number higher or<br>lower  |
|                          | RAISE: Rounded to the nearest higher number  |
|                          | <b>CUTOFF</b> : Truncate the digits without rounding or raising  |
| CMN_APP_ACC_TITLE_ FN_LN | This parameter is used to set the Application or<br>Account title in one of the formats – First/Last<br>Name or Last/First Name. Input parameter value is<br>Boolean (Yes/No). If <b>Yes</b> is chosen, title would be in<br>the format – First/Last Name, else the other option.        |
| CMN_APP_SERVER_HOME      | This parameter is used to set the Application<br>Server Home Directory. Input parameter value is<br>user defined.  |
| CMN_CURRENT_MODEL_YEAR   | This parameter is used to default the Current Mode Year.   |
| CMN_DEBUG_LEVEL          | This is the Common Debug Level   |
| CMN_DEBUG_METHOD         | This parameter allows to define the location to<br>which generic debug logs (other than Alert/Warning<br>and GRI) are to be written. If set to<br><b>ADVANCE_QUEUE</b> , system writes the logs in<br>Logs table and if set to <b>UTL_FILE</b> , system<br>generates the alert log file. |
| CMN_FILE_PROCESS_TO_LOB  | This parameter allows to define the location from<br>where the incoming or outgoing files/documents<br>are to be processed. If set to <b>Y</b> , system processes<br>the data to/from LOB and if set to <b>N</b> , system<br>processes the data to/from FILE.                            |
|                          | The same is used by the batch jobs available in SET-IFP (input file processing) Batch Job Set.   |
| CMN_GL_POST_DT           | This parameter is used to specify the General<br>Ledger Posting date. If scheduler is enabled, it<br>automatically updates this to current system date.<br>Else Admin User would need to set this date<br>manually to ensure correct posting dates in GL.                                |
| CMN_HTTP_PROXY_ PORT     | This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.   |
| CMN_HTTP_PROXY_SERVER    | This parameter is enabled to specify the proxy<br>server to be used for outgoing HTTP connections.<br>Input parameter value is user defined. There exists<br>an interdependency of this parameter with<br>CMN_HTTP_PROXY_PORT mentioned above.   |



| Parameter                     | Description  |
|-------------------------------|--|
| CMN_INT_360_ACCRUAL_DAYS_MTHD | This parameter is used to specify the interest<br>accrual method for 360 days, to be used by the<br>System for all calculations with interest. Currently<br>two methods are supported. Input parameter value<br>is <b>US</b> or <b>EU</b> representing American and European<br>method of interest accrual for 360 days. |
| CMN_TEST_TOOL_LOGGING         | This parameter is used to set testing tool logging parameter   |
| CMN_SCHEMA_ID                 | This is used to specify the schema identifier for all users.   |
| CMN_SCHEMA_NAME               | This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.   |
| CMN_SCHEMA_PASSWORD           | This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.  |
| CMN_SERVER_HOME               | This parameter captures the Server Home Directory. Input parameter value is user defined.  |
| CMN_SERVER_TEMP_DIR           | This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.  |
| CMN_SER_ENVIRONMENT_ FILE     | This parameter captures the environment file (and<br>its path) for running the Operating System<br>commands from Job Service. Input parameter<br>value is user defined.  |
| CMN_WALLET_PASSWORD           | This parameter is used to specify the common wallet password. Input parameter value is user defined.   |
| CMN_WALLET_PATH               | This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.   |
| CPP_NO_OF_PROMISES            | This parameter is used to define the maximum<br>number of promises/chances allowed for a<br>customer who is delinquent and promises to pay.<br>Input parameter value is numeric with no upper<br>limit.  |
| CPP_PROMISE_HELD_DAYS         | This parameter is used to define the maximum<br>number of days after the promises made by the<br>customer to pay are broken to initiate further<br>actions. Input parameter value is numeric with no<br>upper limit.   |
| CRD_CHS_BIN                   | This parameter holds the value of the credit card<br>BIN (Bank Identification Number for Credit Cards),<br>for CHASE interface. Input parameter value is user<br>defined. (P.S: OFSLL supports CHASE interface for<br>credit card payments processing)   |
| CRD_CHS_CUR_CODE              | This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined.  |



| Parameter                    | Description   |
|------------------------------|---|
| CRD_CHS_DIR_PATH             | This parameter is used to specify the directory path<br>for CHASE payment interface for Credit Cards.<br>Input parameter value is user defined.   |
| CRD_CHS_IND_TYPE             | This is used to specify the industry type for CHASE<br>payment interface for Credit Cards. Input parameter<br>value is user defined.  |
| CRD_CHS_MERCHANT_ ID         | This captures the merchant ID number for CHASE<br>payment interface for Credit Cards. Input parameter<br>value is user defined.   |
| CRD_CHS_REMOTE_HOST_NAME     | This captures the remote host name for seeking<br>approvals for CHASE payment interface. Input<br>parameter value is user defined.  |
| CRD_CHS_SEC_REMOTE_HOST_NAME | Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.  |
| CRD_CHS_TIMEOUT              | This parameter is used to define the timeout limit<br>when polling the interface for processing credit card<br>payments. Input parameter value is numeric.  |
| CRD_CHS_USR_ID               | This parameter captures the user id for CHASE<br>interface which is required whenever the System<br>needs to access/ seek authorizations/process<br>payments for credit cards etc. Input parameter<br>value is user defined.  |
| CRD_PTB_REMOTE_HOST_NAME     | This is the Protobase Remote Host Name  |
| CRD_PTB_REMOTE_HOST_PORT     | This is the Protobase Remote Host Port  |
| CRD_PTB_TIMEOUT              | This is the Protobase Timeout Value   |
| CRD_SOURCE_TYPE_CD           | This is the Source Type Code  |
| DDT_CREATE_DUE_ DATE_HISTORY | This parameter must be enabled to create a due<br>date history for any account. Due date history sub<br>tab under Transaction history displays the<br>delinquency history of an account in a tabular<br>format detailing Due date, Due Amount, Last<br>Payment date, Payment Amount, Balance Amount,<br>Days past due and Payment received flag. The<br>input parameter value for this parameter is Boolean<br>(Yes/ No). |
| DECISION_BUY_RATE_TOLERANCE  | This parameter is used to define the variance in buy rate   |
| EDF_DIALER_ACCT_TYPE         | This parameter is used to set up the account<br>number reference for the dialer file to pick-up<br>records for Auto dialer interface. Input parameter<br>value is account number.   |
| FLL_BPEL_PROCESS             | This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No).  |
| ICA_INPUT_FILE_FORMAT        | This parameter is used to define the input call activity file format  |
| IFD_DIRECTORY                | This parameter is used to define the Oracle<br>directory object name for IFD file location  |
| IFD_PROCESSED_DIRECTORY      | This parameter is used to define the Oracle<br>directory object name for IFD file location  |



| Parameter                          | Description  |
|------------------------------------|--|
| INCOMING_LOB_PURGE_DAYS            | This parameter is used to define the incoming process file table purge days  |
| INPUT_DIRECTORY                    | This parameter is used to define the Oracle<br>directory object name for INPUT file location   |
| ITU_DIRECTORY                      | This parameter is used to define the Oracle<br>directory object name for ITU file location   |
| ITU_PROCESSED_DIRECTORY            | This parameter is used to define the Oracle<br>directory object name for ITU file location   |
| IVR_DIRECTORY                      | This parameter is used to define the Oracle<br>directory object name for IVR file location   |
| IVR_PROCESSED_DIRECTORY            | This parameter is used to define the Oracle<br>directory object name for IVR file location   |
| JSC_TIMEOUT                        | This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds.                  |
| JSV_ARCHIVE_SERVER_CONFIG          | This parameter is used to set the configuration file<br>for reports archive server. Input parameter value is<br>user defined.  |
| JSV_ARCHIVE_SERVER_URL             | This parameter is used to specify the archive server url. Input parameter value is user defined.   |
| JSV_BI_PASSWORD                    | This parameter is used to define the BI Publisher Password   |
| JSV_BI_USER                        | This parameter is used to define the BI Publisher User ID  |
| JSV_TEMPORARY_DIRECTORY            | This parameter is used to define Oracle directory<br>object name for Job Service Temp file location  |
| JSV_BI_PASSWORDJSV_REPORTS_RUNTIME | This parameter is to specify the reports runtime program. Input parameter value is user defined.   |
| JSV_REPORTS_RUNTIME_CMDFILE        | This parameter is used to specify the reports<br>runtime command file. Input parameter value is<br>user defined.   |
| JSV_REPORTS_SERVER_CONFIG          | This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.  |
| JSV_REPORTS_SERVER_URL             | This is used to specify the URL for the reports server. Input parameter value is user defined.   |
| JSV_REPORT_ARCHIVE_DIRECTORY       | This is used to specify the path and directory of Reports archive, input parameter value being numeric.  |
| JSV_SMTP_SERVER                    | This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined.  |
| JSV_TIMEOUT                        | This is to specify the polling interval for the job<br>service during time out. Input parameter value is<br>numeric. To check whether it represents minutes/<br>seconds. |
| JSV_USE_BI_PUBLISHER               | This parameter defines whether BI publisher<br>should be used to process reports are not. Input<br>parameter value is Boolean (Yes/No).                                  |



| Parameter                    | Description  |
|------------------------------|--|
| JSV_USE_REPORTS_SERVER       | This parameter is used to specify whether reports<br>server from job service should be used or not.<br>Input parameter value is Boolean (Yes/No).  |
| LBX_TXN_GROUPING_CNT         | This parameter is used to specify the no. of records<br>per batch for payment transactions and lock box<br>batch records. Input parameter value is numeric.                                |
| LCO_COL_LETTER1_GEN_DAYS     | This parameter specifies the number of days post<br>which first collection letter should be generated for<br>accounts with dues unpaid. Input parameter value<br>is numeric.               |
| LCO_COL_LETTER2_GEN_DAYS     | This parameter specifies the number of days post<br>which second collection letter should be generated<br>for accounts with dues unpaid. Input parameter<br>value is numeric.              |
| LCO_COL_LETTER3_GEN_DAYS     | This parameter specifies the number of days post<br>which third collection letter should be generated for<br>accounts with dues unpaid. Input parameter value<br>is numeric.               |
| LIEN_RELEASE_DAYS            | This parameter is used to define the Lien Release Days   |
| LOCKBOX_DIRECTORY            | This parameter is used to define the Oracle<br>directory object name for Lockbox file location   |
| LOCKBOX_PROCESSED_DIRECTORY  | This parameter is used to define the Oracle<br>directory object name for processed Lockbox file<br>location  |
| LOR_ADVERSE_ACTION_GEN_DAYS  | This parameter is used to specify the number of<br>days after the third collection letter post which the<br>adverse action letter is to be generated. Input<br>parameter value is numeric. |
| LOG_LOB_PURGE_DAYS           | This parameter is used to log files header table purge days  |
| MAX_AGED_TXN_AUTHORIZE_ DAYS | This parameter is used to specify the maximum<br>number of days within which a transaction should<br>be authorized. Input parameter value is numeric<br>and represents the number of days. |
| MAX_VOID_TXN_AUTHORIZE_DAYS  | This parameter is used to set the maximum days to authorize transaction  |
| OCP_CUSTOMER_PMT_SITE_ID     | This parameter is used to set the customer<br>payment extract file site id   |
| OCP_INCLUDE_ACH_ACC          | This parameter is used to set the customer<br>payment extract including ach accounts   |
| OUTGOING_LOB_PURGE_DAYS      | This parameter is used to define the outgoing process file table purge days  |
| OUTPUT_DIRECTORY             | This parameter is used to define Oracle directory object name for OUTPUT file location   |
| PAC_ARCHIVE_DAYS             | This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric.   |
| PAC_OARCHIVE_DAYS            | This parameter is used to define the number of days for archiving accounts from <b>O</b> tables i.e. old tables. Input parameter value is numeric  |



| Parameter             | Description  |
|-----------------------|--|
| PAP_ARCHIVE_DAYS      | This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.  |
| PAP_OARCHIVE_DAYS     | This parameter is used to define the number of days for archiving applications from <b>O</b> tables. Input parameter value is numeric.   |
| PCU_CHECK_REFUND_DAYS | This parameter is used to specify the maximum<br>number of days within which an overpayment from<br>the customer can be refunded. Input parameter<br>value is numeric.         |
| PDC_PRE_PROCESS_DAYS  | This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric.                   |
| PENDING_PDC_DAYS      | This parameter value will define the number of days before the initiation day for pending PDC accounts.  |
| PGL_ARCHIVE_DAYS      | This parameter defines the number of days, post<br>which the transactions in GL would be archived.<br>Input parameter value is numeric.  |
| PGL_OARCHIVE_DAYS     | This parameter is used to define the number of days, post which the transactions in GL will be moved to the <b>O</b> tables. Input parameter value is numeric.                 |
| PJR_PURGE_DAYS        | This parameter is used to specify the days post<br>which the job requests are to be purged. Input<br>parameter value is numeric.   |
| POD_PURGE_DAYS        | This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.                               |
| PPA_ARCHIVE_DAYS      | This parameter is used to specify number of days after which pools and its transactions archiving is to be done to <b>O</b> tables. Input parameter value is numeric.          |
| PPA_OARCHIVE_DAYS     | This parameter is used to specify number of days<br>after which pools and its transactions archiving is to<br>be done to <b>OO</b> tables. Input parameter value is<br>numeric |
| PPR_ARCHIVE_DAYS      | This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric.   |
| PPR_OARCHIVE_DAYS     | This is used to specify the days after which the producers details from <b>O</b> tables need to be archived. Input parameter value is numeric.                                 |
| PPX_ARCHIVE_DAYS      | This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric.   |
| PPX_OARCHIVE_DAYS     | This is used to specify the days after which the producer transactions are to be moved from <b>O</b> tables. Input parameter value is numeric.                                 |
| PJR_COPY_PURGED_DATA  | This parameter is used to copy data into purge tables.   |



| Parameter          | Description   |
|--------------------|---|
| PST_ARCHIVE_DAYS   | This parameter specifies the number of days for<br>which the statements are to be archived. Input<br>parameter value is numeric.  |
| PST_OARCHIVE_DAYS  | This parameter specifies the number of days for which the statements are to be archived in the <b>O</b> tables. Input parameter value is numeric.                                       |
| PTT_PURGE_DAYS     | This is used to specify the number of days after<br>which the PTT table is to be purged. Input<br>parameter value is numeric.   |
| PTX_ARCHIVE_DAYS   | This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.   |
| PTX_OARCHIVE_DAYS  | This parameter is used to specify the number of days after which the archived transactions from <b>O</b> tables are to be moved. Input parameter value is numeric.                      |
| PUL_PURGE_DAYS     | This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric.  |
| PVA_ARCHIVE_DAYS   | This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.  |
| PUP_ARCHIVE_DAYS   | This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric.  |
| PUP_OARCHIVE_DAYS  | This parameter is used to specify the number of days after which the archived transactions from <b>O</b> tables are to be moved. Input parameter value is numeric.                      |
| PVA_OARCHIVE_DAYS  | This parameter value specifies the number of days<br>for archival of vendor assignments from <b>O</b> tables to<br><b>OO</b> tables. Input parameter value is numeric.                  |
| PVI_ARCHIVE_DAYS   | This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.  |
| PVI_OARCHIVE_DAYS  | This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from <b>O</b> tables to <b>OO</b> tables. Input parameter value is numeric. |
| RAC_LOAD_FREQUENCY | This parameter is used to specify Accounts RDH<br>Load Frequency  |
| RAP_LOAD_FREQUENCY | This parameter is used to specify Applications RDH Load Frequency   |
| RAT_LOAD_FREQUENCY | This parameter is used to specify Asset Tracking<br>RDH Load Frequency  |
| RBK_LOAD_FREQUENCY | This parameter is used to specify Bankruptcy<br>Details RDH Load Frequency  |
| RCA_LOAD_FREQUENCY | This parameter is used to specify Call Activities<br>RDH Load Frequency   |
| RCH_LOAD_FREQUENCY | This parameter is used to specify Deficiency<br>Details RDH Load Frequency  |



| Parameter                      | Description   |
|--------------------------------|---|
| RCO_LOAD_FREQUENCY             | This parameter is used to specify Contracts RDH Load Frequency  |
| RFO_LOAD_FREQUENCY             | This parameter is used to specify Repo-<br>Foreclosure RDH Load Frequency   |
| RPR_LOAD_FREQUENCY             | This parameter is used to specify Producers Rdh<br>Load Frequency   |
| RST_LOAD_FREQUENCY             | This parameter is used to specify Setup Data RDH<br>Load Frequency  |
| RTX_LOAD_FREQUENCY             | This parameter is used to specify Txns RDH Load<br>Frequency  |
| SALESAGENT_MAIL_SEND_IND       | This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)   |
| SCORING_PARAMETER_ ALERT       | This parameter is used to set the scoring parameter alert   |
| SQL_DIRECTORY                  | This parameter is used to set the Oracle directory object name for SQL file location  |
| TES_ANA_PRE_PROCESS_CYCLES     | This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.                          |
| TES_DSB_ANALYSIS_PERCENT       | This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.                                      |
| TES_DSB_PRE_PROCESS_DAYS       | This is used to specify the number of days for pre-<br>process for escrow disbursements. Input parameter<br>value is numeric.                     |
| TPE_AMORTIZE_ACCRUED_INT_ONLY  | This parameter is used to specify that system has to amortize accrued interest at month end   |
| TPE_APPLY_LTC_FROM_CURR_DUE_DT | This parameter is used for pyramid law fee method to apply late charge from current due date  |
| TPE_ESC_ANALYSIS_ DELQ_AMT     | Parameter considers billed but uncollected amount for escrow analysis   |
| TPE_EXCESS_PAYMENT_TO_MEMO     | Excess payment on the account will be moved to memo payment.  |
| TPE_EXCLUDE_ESC_LTC            | This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).    |
| TPE_EXT_CYCLES_BACKDATED       | This parameter is used to define the maximum<br>extension cycles allowed for back dating. Input<br>parameter value is numeric with no upper limit |
| TPE_FUTURE_PAYOFF_DAYS         | The value specified in this parameter validates the <b>Valid Up to Date</b> with <b>Payoff quote</b> during monetary transactions posting.        |
| TPE_GL_REFUND_ HOLD_DAYS       | This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.                  |
| TPE_MAX_CYCLES_BACKDATED       | This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.                  |



| Parameter                      | Description  |
|--------------------------------|--|
| TPE_MIN_1098_INT_AMT_PAID      | This parameter is used to specify the lower limit or<br>minimum interest amount paid for 1098 i.e.<br>Mortgage Interest Statement. In the US, FIs need<br>to report mortgage interest of \$600 or more<br>received from individuals, during the course of their<br>business. Input parameter value is 600, the<br>minimum value above which reporting by FI is<br>required in form 1098 for each mortgage account. |
| TPE_OLDEST_DUE_DT_NEW_MTHD     | This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).   |
| TPE_PAID_TO_CLOSE_DAYS         | This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.  |
| TPE_PAYMENT_TO_MULTI_ACCOUNTS  | This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/ No).  |
| TPE_PAYOFF_VALID_THRU_DAYS     | This parameter is used to specify the number days<br>the pay-off quote is valid by default. i.e. if the<br>parameter is set as <b>7</b> , the payoff quote is valid for 7<br>days and customer can pay the quoted amount as<br>final closure amount within those days. Input<br>parameter value is numeric.  |
| TPE_PMT_POST_EOD               | This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to <b>Y</b> , payments can be allowed during EOD.   |
| TPE_SCHGOFF_DLQ_DAYS           | This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)   |
| TPE_SCHGOFF_REVIEW_DAYS        | This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.  |
| TPE_SCRA_DEFAULT_INTEREST_RATE | This parameter is used to define the default interest<br>rate that is to be applied for customers who are in<br>military duty. OFSLL will apply the lower of the<br>prevailing interest rate or SCRA default interest rate<br>specified through this parameter. Input parameter<br>value is numeric (in this case 6, which is interest<br>rate to be applied for SCRA accounts.                                    |
| TPE_SHOW_BACKDATE_WARNING      | This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated.  |
| TPE_STM_INC_ALL_TXNS           | This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).   |
| TPE_STOP_COMP_DELQ _DAYS       | This parameter is used to stop computation when delq days > 60   |
| TPE_TXN_POST_DEFAULT_GLDATE    | This parameter is used to default GL date in date type parameters during txn posting (y/n)   |



| Parameter                 | Description  |
|---------------------------|--|
| TPE_VOID_TO_CLOSE_DAYS    | This parameter is used to define the number of<br>days allowed for closing Void accounts. Input<br>parameter value is numeric.   |
| UIX_DEFAULT_IMAGE_PATH    | This parameter is used to define the default image<br>directory maintained for the purpose of online<br>attachment of document images to an application<br>using documents maintenance section under<br>Account documentation. Input parameter value is<br>user defined. |
| UIX_INCOMING_FILE_PATH    | This parameter is used to specify incoming file path of app server   |
| UIX_LOCAL_COUNTRY_CD      | Through this parameter we can set the local<br>country where an FI has multiple branches across<br>different geographies. Input parameter value is user<br>defined.  |
| UIX_LOCK_UNLOCK_AND_COPY  | This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No).  |
| UIX_MAX_ACC_SEARCH_ROWS   | This parameter is used to specify the maximum<br>number of account rows to be returned for search<br>functionality. Input parameter value is numeric.  |
| UIX_MAX_APP_SEARCH_ROWS   | This parameter is used to specify the maximum<br>number of application rows to be returned for<br>search functionality. Input parameter value is<br>numeric.   |
| UIX_OUTGOING_FILE_PATH    | This parameter is used to specify outgoing file path of app server   |
| UIX_REPORTS_SERVER_CONFIG | This parameter can be used to specify the user<br>interface reports server configuration file. This is<br>not required for OFSLL.  |
| UIX_REPORTS_SERVER_URL    | This parameter sets the URL for Reports server.<br>Input parameter value is user defined.  |
| UIX_UTILITIES_SERVLET_URL | This parameter can be used to specify the User<br>Interface utilities servlets URL. This is not required<br>for OFSLL.   |
| UPR_PRO_NBR_SYS_GENERATED | This parameter can be used to specify whether<br>producer number should be system generated or<br>seek input from user. Input parameter value is<br>Boolean (Yes/No). Generally this is set to yes for<br>system generation.   |
| VEV_NADA_TOKEN_URL        | This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.  |
| VEV_NADA_UPDATE_DAY       | This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric.  |
| VEV_NADA_URL              | This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined.  |
| VEV_NADA_USER_ID          | This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.  |



| Parameter               | Description  |
|-------------------------|--|
| VEV_NADA_USER_PASSWORD  | This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.   |
| VEV_VALUATION_REGION    | This parameter is used to define the default region<br>for vehicle evaluation. Input parameter value is the<br>region name, and is user defined.                                     |
| VEV_VALUATION_SOURCE_CD | This parameter is used to specify the default<br>vehicle evaluation source code. Input parameter<br>value is user defined. A number of parameters are<br>possible in OFSLL as below: |
|                         | 1. Appraisal Company   |
|                         | 2. Broker  |
|                         | 3. BUC GUIDE   |
|                         | 4. DATA QUICK  |
|                         | 5. NAMS/SAMS SURVEY – USED   |
|                         | 6. REALTOR   |
|                         | 7. NADA INTERFACE USED CARS  |
|                         | 8. BLACKBOOK INTERFACE USED CARS   |
|                         | 9. KELLY INTERFACE   |
|                         | 10. NADA – NEW   |
|                         | 11. NADA – USED  |
|                         | 12. KELLY NEW BLUE BOOK  |
|                         | 13. KELLY USED BLUE BOOK   |
|                         | 14. INVOICE  |
|                         | 15. BLACK BOOK   |
|                         | 16. NADA INTERFACE COMMERCIAL TRUCKS   |
|                         | 17. COMPANY INVOICE  |
|                         | 18. GOLD BOOK  |
|                         | 19. GALVS  |
|                         | 20. OTHER  |
|                         | <b>21.</b> ALG   |
| WFP_DIRECTORY           | This parameter is used to specify the Oracle directory object name for WFP file location.  |
| WFP_MAX_CYCLES_BACKDT   | This parameter is used to specify the back dated cycles date for WFP.  |
| WFP_PROCESSED_DIRECTORY | This parameter is used to define oracle directory object name for wfp file location.   |
| WFP_REVERSE_TXN_IND     | This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolear (Yes/No).   |



| Parameter                    | Description  |
|------------------------------|--|
| XAE_DEALUPD_MAX_ALLOWED_DAYS | This parameter is used to define the max allowed days for Deal Update.   |
| XAE_DEALUPD_ALLOWED_IND      | This parameter is used to indicate whether deal update is allowed or not.  |
| OUTBOUND_CALL_Q              | This parameter is used to generate reports<br>(including emailing statements/letters) using<br>Application Server instead of Database server.                                    |
| ACA_PRE_PROCESS_DAYS_FIRST   | This parameter is used to configure the number of<br>days before the debit day for ACH process in first<br>time/ one-time case.  |
| IPR_PROCESSED_DIRECTORY      | This parameter is used to define the Oracle<br>directory object name for processed IPR file<br>location  |
| IPR_DIRECTORY                | This parameter is used to define the Oracle<br>directory object name for IPR file location   |
| UIX_PWD_MGMT_EXTERNAL_URL    | This parameter is used to set external password management url, if applicable.   |
| UIX_PWD_MGMT_EXTERNAL        | This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/ N)).  |
| ICU_PROCESSED_DIRECTORY      | This parameter is used to define the Oracle<br>directory object name for processed ICU file<br>location  |
| ICU_DIRECTORY                | This parameter is used to define the Oracle<br>directory object name for ICU file location   |
| UIX_BILL_CYCLE_ALLOWED_IND   | This parameter is used to indicate whether Billing cycle is allowed at the application level   |
| CMN_EOD_SLEEP_MINS           | This parameter is used to set in minutes the EOD sleep time  |
| CMN_CORE_BANK_TXN_CD         | This parameter is used to set code for OFSLL and Core Banking integration  |
| ICC_DLQ_AMT_EXCLUDED         | This parameter enabling will exclude delinquency<br>amount for CASA account  |
| CMN_CORE_BANK_IND            | This parameter is used to set whether OFSLL can integrate with Core Banking.   |
| BKRP_FILE_REC_LIMIT          | This parameter is used to set the limit of total<br>number of records allowed to be added in the <b>Input</b><br><b>Data File</b> shared from external interface.                |
|                              | <b>Note:</b> If the number of records exceeds the set limit, multiple <b>Input Data Files</b> are to be created.   |
| UVN_VEN_NBR_SYS_GENERATED    | This parameter is used to validate if <b>Vendor</b><br><b>Number</b> has to be auto generated (if set to <b>Y</b> ) or to<br>be specified manually in the Vendor details screen. |

| Parameter                     | Description  |
|-------------------------------|--|
| METRO_WITHOUT_COLL_IND        | This parameter indicates whether Metro II reporting<br>is handled without OFSLL Collections module<br>being used. If the parameter value is set as Y i.e.<br>collection module is not used, system updates the<br>collateral status directly as part of <b>REPO</b> call<br>activity.                                    |
|                               | However when Collections module is being used,<br>the Collateral status is tracked with the<br>repossession details updated in <b>Repo/Foreclosure</b><br>screen of Collections module.  |
| METROII_FIRST_DELQ_DT_ADD_DAY | This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file.   |
|                               | By default the parameter is <b>disabled</b> indicating that<br>the initial delinquency date calculated by the<br>system is used for Metro II reporting. The same<br>needs to be enabled to add the parametrized<br>number of days to the system calculated first<br>delinquency date for the Metro II reporting purpose. |
| DAYS_TO_PULL_CRB_ REPORT      | This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.  |
| XWS_ACS_RESP_MULTI_RECORD_IND | This parameter is used to indicate if multiple records exist in the response file received for account search.   |
|                               | Accordingly, when there are multiple records found<br>and this parameter is enabled and set to <b>No</b><br>(default), system displays an error message <b>Too</b><br><b>Many Records Found. Please Refine Search by</b><br><b>Adding One More Parameter</b> .   |
|                               | However, when this parameter is set to <b>Yes</b> , system only indicates that there are multiple records/rows in response file.   |
| GRI_DLQ_DAYS_AUTO_STATUS_CHG  | This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to <b>PENDING ON HOLD</b> status.  |
| TPE_PMT_POSTING_CLS_ACCOUNT   | This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.   |
|                               | Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to <b>Y</b> and all the payments received through Payment Entry screen or <b>Payment Upload</b> file are posted to a <b>Suspense</b> account.   |



| Parameter                 | Description  |
|---------------------------|--|
| TPE_BACKDT_PMT_ POSTING   | <ul> <li>This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions:</li> <li>Paid off</li> <li>Charged-off</li> <li>Account under activation</li> <li>Account under conversion</li> <li>Non-performing Account</li> <li>PC2 SI (Pre-computed to Simple Interest) Reschedule</li> <li>Accordingly, OFSLL accepts backdated payment</li> </ul> |
|                           | posting only when the parameter is set to <b>Y</b> and all<br>the payments received through Payment Entry<br>screen or <b>Payment Upload</b> file are posted to a<br><b>Suspense</b> account.  |
| EXP_PA_SOFT_PULL_IND      | This parameter when enabled allows <b>Soft Pull</b><br>Credit Bureau request, specifically for Experian<br>Premier Attribute Consumer Report without<br>impacting the consumer FICO score.   |
| PMT_BATCH_POSTING         | This parameter (PAYMENT BATCH POSTING<br>PREFERENCE) is used to define the status of<br>payment transactions which are uploaded in bulk<br>through a batch process.  |
| POOL_ACTIVE_ACCOUNTS_ONLY | This parameter controls the type of accounts that<br>can be added to a Securitization Pool and allows<br>adding only <b>Active</b> status accounts since the same<br>is enabled (value set to <b>Y</b> ) by default. To add<br>accounts with other status such as Active, Paid Off<br>Charged Off, Void, Terminate. and so on, set the<br>value of system parameter to <b>N</b> .                                    |
| AUTO_GEN_ACC_NBR_CONV     | This parameter is used for conversion accounts to<br>decide option of account number generation. If the<br>value of parameter is set to <b>Y</b> the account number<br>is automatically generated in OFSLL during<br>conversion and if the value is <b>N</b> , then external<br>reference number (generated in third party system)<br>itself is appended as the account number.                                      |
| OUTBOUND_DLR_ TRACK_Q     | This parameter defines the settings for batch job<br>SET_XPR to either use MDB (Message Driven<br>Bean) flow (if value set to Y) or existing work flow<br>(if value set to N) to dump producer details<br>maintained in the system into Dealer Track.  |
|                           | MDB flow generates outbound JMS message<br>though the configured MDB interface and can avoid<br>current database outbound calls and session<br>timeout.  |
|                           | In the existing workflow, the database makes<br>synchronous outbound calls to producer data dump<br>web service, to dump the data and acknowledge<br>the database with the status (success or failure).  |

| Table C-1 | (Cont.) | System | Parameters |
|-----------|---------|--------|------------|
|-----------|---------|--------|------------|



| Parameter                   | Description  |
|-----------------------------|--|
| OUTBOUND_ROUTEONE_Q         | This parameter defines the settings for batch job<br><b>SET_XPR</b> to either use MDB (Message Driven<br>Bean) flow (if value set to <b>Y</b> ) or existing work flow<br>(if value set to <b>N</b> ) to dump producer details<br>maintained in the system into ROUTEONE.   |
|                             | MDB flow generates outbound JMS message<br>though the configured MDB interface and can avoir<br>current database outbound calls and session<br>timeout.  |
|                             | In the existing workflow, the database makes<br>synchronous outbound calls to producer data dump<br>web service, to dump the data and acknowledge<br>the database with the status (success or failure).  |
| GRI_WEBSERVICE_LOG_IND      | This parameter is used to decide on logging GRI<br>(Generic Recovery Interface) communications. If<br>enabled, system logs all the GRI related web<br>service communications between OFSLL and<br>external interfaced system.  |
|                             | The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting <b>Interfaces</b> view option.  |
| PVE_ARCHIVE_DAYS            | This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.  |
| PVE_OARCHIVE_DAYS           | This parameter is used to specify the number of days post which the regular vendors are to be moved from <b>O</b> tables to <b>OO</b> tables. Input paramete value is numeric.   |
| LBX_DR_CR_VALIDATE_AMT_IND  | This parameter (VALIDATE LOCKBOX DR/CR<br>BATCH TOTALS) is used to facilitate NACHA file<br>validation. Based on the status of the parameter,<br>system is either allowed to validate the file or<br>process without validation.   |
| PAP_PURGE_DAYS              | This parameter allows to define the number of days<br>after which the application data from archival<br>folders are to be deleted permanently. Purging<br>happens based on elapsed number of days i.e. if<br>value is set to 60 days, only those records which<br>are older by 60 days in archival folder are deleted. |
| PAC_PURGE_DAYS              | This parameter allows to define the number of days<br>after which the accounts data from archival folders<br>are to be deleted permanently. Purging happens<br>based on elapsed number of days i.e. if value is se<br>to 60 days, only those records which are older by<br>60 days in archival folder are deleted.     |
| CMN_SED_FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to $\mathbf{Y}$ , system processes the data to/from LOB and if set to $\mathbf{N}$ , system processes the data to/from FILE.   |



| Parameter                   | Description  |
|-----------------------------|--|
| CMN_EDF_FILE_PROCESS_TO_LOB | This parameter allows to define the location from<br>where the incoming or outgoing data from Dialer<br>Interface is to be processed. If set to <b>Y</b> , system<br>processes the data to/from LOB and if set to <b>N</b> ,<br>system processes the data to/from FILE.                                  |
|                             | The same is used by the batch jobs<br>EDFADR_BJ_100_01 and EDFIVR_BJ_100_01<br>which are available in SET-EDF Batch Job Set.   |
| CMN_FAX_FILE_PROCESS_TO_LOB | This parameter allows to define the location from<br>where the incoming or outgoing Fax data is to be<br>processed. If set to <b>Y</b> , system processes the data<br>to/from LOB and if set to <b>N</b> , system processes the<br>data to/from FILE.  |
| CMN_RED_FILE_PROCESS_TO_LOB | This parameter allows to define the location from<br>where the outgoing details of Data Masking Policy<br>(i.e. Redaction policy output file) is to be<br>processed. If set to $\mathbf{Y}$ , system processes the data<br>from LOB and if set to $\mathbf{N}$ , system processes the<br>data from FILE. |
| CMN_WFP_FILE_PROCESS_TO_LOB | This parameter allows to define the location from<br>where the incoming or outgoing WFP Unit details<br>are to be processed. If set to <b>Y</b> , system processes<br>the data to/from LOB and if set to <b>N</b> , system<br>processes the data to/from FILE.   |
|                             | The same is used by the batch job<br>WUPPRC_BJ_132_01 available in SET-WFP Batch<br>Job Set.   |
| CMN_AUD_FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to $\mathbf{Y}$ , system processes the data from LOB and if set to $\mathbf{N}$ , system processes the data from FILE.  |
| CMN_LBT_FILE_PROCESS_TO_LOB | This parameter allows to define the location from<br>where the incoming or outgoing Lockbox files are to<br>be processed. If set to <b>Y</b> , system processes the<br>data to/from LOB and if set to <b>N</b> , system processes<br>the data to/from FILE.  |
|                             | The same is used by the batch jobs<br>LBXPRC_BJ_100_01 and LBXSEP_BJ_100_01<br>available in SET-LBT Batch Job Set.   |
| CMN_ODD_FILE_PROCESS_TO_LOB | This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be processed. If set to $\mathbf{Y}$ , system processes the data from LOB and if set to $\mathbf{N}$ , system processes the data from FILE.  |
|                             | The same is used by the batch job<br>ODDPRC_BJ_000_01 available in SET-ODD3<br>Batch Job Set.  |



| Parameter                    | Description   |
|------------------------------|---|
| CMN_ALERT_DEBUG_ METHOD      | This parameter allows to define the location to<br>which Alert and Warning logs are to be written. If<br>set to <b>ADVANCE_QUEUE</b> , system writes the logs<br>in Logs table and if set to <b>UTL_FILE</b> , system<br>generates the alert log file.  |
| CMN_GRI_WS_DEBUG_ METHOD     | This parameter allows to define the location to<br>which GRI (Generic Recovery Interface) web<br>service logs are to be written. If set to<br><b>ADVANCE_QUEUE</b> , system writes the logs in<br>Logs table and if set to <b>UTL_FILE</b> , system<br>generates the log file.  |
| UIX_CUSTOMER_ BASED_PMT_IND  | If this parameter is set to <b>Y</b> and is <b>Enabled</b> , system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts.   |
|                              | To facilitate customer based payments, <b>Customer/</b><br><b>Business #</b> and <b>Payment Hierarchy</b> fields along<br>with <b>Populate Accounts</b> button are enabled in<br><b>Payment Entry</b> screen to specify required values.  |
| PMT_HIERARCHY_CODE           | In this parameter, you can specify a payment<br>hierarchy which is populated by default in Custome<br>Details and Business Details (if applicable) screen<br>after account activation.  |
|                              | However, the specified value is selected by default<br>only if there is a matching hierarchy definition<br>enabled record maintained in Setup ><br>Administration > User > Payment Hierarchy screen.<br>Else, <b>Equal Amount</b> value is selected which in-<br>turn adjusts the payment equally to all customer/<br>business linked accounts. |
|                              | <b>Note:</b> System does not consider this parameter value while <b>creating account using existing customer/business details</b> since the default selection is done during the creation of existing customer / business account.  |
| EVI_MAX_RETRY_COUNT          | This parameter records and controls the maximum<br>attempts to re-trigger FAILED Webhook requests<br>which cannot exceed more than 5 times. However,<br>this parameter can be modified if the maximum re-<br>trigger attempts is to be less than 5 times.   |
| UIX_CUSTOM_LABEL_ENABLED_IND | This parameter indicates if the field label<br>customizations are allowed i.e. ability to change<br>label and provide access to fields in Label<br>Configuration and Security User Access Definition<br>Details screens.  |
|                              | If set to Y, system refers data from database   |
|                              | If set to <b>N</b> , system refers data from XLIB file.   |



| Parameter  | Description  |
|--|--|
| UIX_MASTER_ACC_BASED_PMT_IND   | If this parameter is set to <b>Y</b> and is <b>Enabled</b> , system<br>accepts posting direct payment to a master<br>account and also accepts master account based<br>payments to all linked accounts.   |
|  | To facilitate master account based payments,<br>Master Account # field is enabled in Payment<br>Entry screen.  |
| TPE_PMT_REFUND_CURRENCY_SRC_CD                                       | This parameter indicates the currency in which<br>payment refund has to be processed in the system<br>as either <b>Payment Currency</b> or <b>Account</b><br><b>Currency</b> . The same is considered during payment<br>refund operation in Payment Maintenance screen.  |
| AUTO_GEN_ACTIVE_TXN_CONV   | This parameter if enabled, auto posts a dummy<br>ACTIVE transaction on all <b>migrated accounts</b><br>during the schedule batch job run. This in-turn<br>allows to post RESCISSION / VOID transaction<br>specifically for migrated accounts by selecting the<br>dummy transaction from Customer Service ><br>Maintenance screen or Transaction History<br>transactions tab,                                       |
|  | For more information, refer <b>Voiding an Account</b> section Servicing user guides.   |
| FLL_CMN_JET_JWT_ENABLED_IND<br>(JET JWT TOKEN ENABLE INDICATOR)      | This parameter if set to <b>Y</b> , enables the <b>Account</b><br><b>Dashboard</b> screen in Servicing LHS menu. This<br>screen is based on Oracle JET framework and<br>facilitates to view Account summary details<br>maintained in the system. For information on<br>screen functionality, refer to Servicing User<br>Manuals and for details on deployment and<br>configuration, refer to Installation Manuals. |
| FLL_CMN_JET_JWT_TOKEN_URL<br>(JET JWT TOKEN GENERATION URL)          | Define the value of the O-JET URL (app-shell<br>application URL) in the format https://<br><hostname>:<port no="">/ofsll-appshell/&lt; token&gt;</port></hostname>   |
| FLL_SER_JET_ACC_CREATE_URL<br>(JET SIMPLE ACCOUNT CREATE URL)        | Define the value of the O-JET URL (app-shell<br>application URL) in the format https://<br><hostname>:<port no="">/ofsll-appshell?<br/>root=accountonboarding</port></hostname>  |
| FLL_SER_JET_ACC_DASHBOARD_URL<br>(JET ACCOUNT DASHBOARD URL)         | Define the value of the O-JET URL (app-shell<br>application URL) in the format https://<br><hostname>:<port no="">/ofsll-appshell?<br/>root=accountdetailsdashboard</port></hostname>  |
| FLL_SET_JET_INTELLIGENTSEG_URL<br>(JET INTELLIGENT SEGMENTATION URL) | Define the value of the O-JET URL (app-shell<br>application URL) in the format https://<br><hostname>:<port no="">/ofsll-appshell?<br/>root=queuecreation</port></hostname>  |

| Parameter  | Description  |
|--|--|
| ACCOUNT_PROCESSING_THRESHOLD<br>(ACCOUNT ON-BOARDING ASYNCHRONOUS<br>PROCESSING THRESHOLD) | This parameter allows to restrict the number of accounts that can be created <b>synchronously</b> using Account onboarding WebService.   |
|  | However, creating accounts asynchronously in the system is further processed by the below batch jobs based on valued defined in this parameter.  |
|  | SET-API2 (ASYNCHRONOUS ACCOUNT<br>CREATION)  |
|  | <ul> <li>ACXVÁL_BJ_100_01 (VALIDATE IAPP TABS)</li> <li>ACXAAI_BJ_100_01 (ASYNCHRONOUS<br/>ACCOUNT CREATION)</li> </ul>  |
| VTX_OUTBOUND_URL (OUTBOUND CALL URL<br>FOR VERTEX)   | This parameter defines the URL of the external adapter (Vertex) that is used to integrate with OFSLL.  |
| VTX_VERSION (VERTEX VERSION)   | This parameter defines the version of Vertex adapter that is required to be configured by the system.  |
| AUTO_GEN_AGREEMENT_NBR (AUTO<br>GENERATE AGREEMENT NUMBER FOR<br>ACCOUNT ONBOARDING)       | This parameter defines the mode by which agreement number is generated to an account. If set to $\mathbf{Y}$ , system generates the agreement number. If set to $\mathbf{N}$ , system accepts the external agreement number provided in Account on-boarding payload. |
|  | <b>Note:</b> When system parameter is set to <b>Y</b> , the agreement number is also used as an identifier to validate the contract details and decide on which accounts should get same Agreement number.   |

#### Table C-1 (Cont.) System Parameters

# C.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

- 1. Organization
- 2. Division
- Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

When determining which parameter to use, OFSLL system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of **ALL** being a lower order match than an exact match.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

| Parameter                  | Description   |
|----------------------------|---|
| MAX_PASSWORD_HISTORY_CHECK | This is used to set limit for number of times a<br>password has been repeated during password<br>change. This can be set for specific branches of the<br>Organization, Divisions and Users based on<br>responsibilities. Numeric value to be input to<br>specify the limit.   |
| UCS_GROUP_FOLLOWUP_DAYS    | This parameter is used to set up the number of<br>days range for Group follow-up field in customer<br>service screen which displays the set of accounts<br>that share same account condition as the selected<br>account and bear the same customer ID. The pre-<br>requisite for this is Group Follow-up indicator<br>should be enabled in queue setup. Input value is<br>numeric.  |
| UCS_REVIEW_QUEUE_ALLOWED   | This is used to specify whether review can be done<br>by the specific responsibility (user group) without<br>entering details in call activities/activities.<br>Parameter value to be input is Boolean (Yes/No).  |
| UIX_APP_VIEW_ALL_APPS      | The system uses this parameter to determine<br>which users have the ability to view all applications.<br>The system selects the best match based on a<br>hierarchical sort by Organization, Division and<br>Responsibility fields, with values of <b>ALL</b> being a<br>lower order match than an exact match. Input<br>parameter value is Boolean (Yes/No).  |
| UIX_HIDE_RESTRICTED_DATA   | This is used to hide sensitive data relating to the<br>Contract / Applicant to a specific group/<br>responsibility etc. Suppose there is a need to hide<br>data relating to SSN, Bank account details etc. to a<br>specific user responsibility who will not need such<br>data, this parameter can be enabled with input<br>value Boolean (Yes/No). If this parameter is set to<br>Y, the details appear in a masked format (for e.g.<br>SSN – XXXXX- 456)                                |
| UIX_SMTP_SERVER            | This parameter is used to set up the email server<br>for user interface. The input value would be <b>SETME</b><br>and check the <b>Enable</b> flag.   |
| UIX_VIEW_SECURED_ACCOUNTS  | This is used to specify whether an account can be<br>viewed by a specific responsibility (users).<br>Parameter value is Boolean (Yes/No) and when<br>flagged as Yes, such accounts would be viewable<br>only by users defined in the Organization, Division<br>hierarchy with the specified responsibilities. For<br>example, all employee accounts may not be<br>viewable by all users and should be made available<br>only to the HR department with specific<br>responsibility levels. |
|                            | <b>Note:</b> While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.  |

#### Table C-2 Organization Parameters



| Parameter                    | Description   |
|------------------------------|---|
| UIX_VIEW_SECURED_APPLICATION | This is used to specify whether an application can<br>be viewed by a specific responsibility (users).<br>Parameter value is Boolean (Yes/No) and when<br>flagged as <b>Yes</b> , such applications would be<br>viewable only by users defined in the Organization,<br>Division hierarchy with the specified<br>responsibilities. For example, all employee<br>accounts may not be viewable by all users and<br>should be made available only to the HR<br>department with specific responsibility levels. |
|                              | <b>Note:</b> While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.  |
| ULG_DAY_END                  | This is used to specify the upper limit time in day<br>for a user to be able to work in the System.<br>Parameter value is numeric and range is 1-24, else<br>system will throw error.   |
| ULG_DAY_START                | This is used to specify the lower limit time in day for<br>a user to be able to work in the System. Parameter<br>value is numeric and range is 0-24, else system wil<br>throw error.  |
| ULG_FAILED_LOGIN_TRIALS_MAX  | This parameter is used to specify the maximum<br>number of login trials allowed before disabling the<br>User ID due to security reasons. Input parameter<br>value is numeric with upper limit of 9999999999999.   |
| ULG_INACTIVITY_DAYS_MAX      | This parameter is used to specify the maximum<br>number of days the User ID can be without<br>utilization before disabling the User ID due to<br>security reasons. Within the specified number of<br>days the User Id must be utilized for sign in at least<br>once. Input parameter value is numeric with upper<br>limit of 999999999999.  |
| ULG_PWD_CASE_SENSITIVE_REQ   | This is used to allow all passwords to be case<br>sensitive or otherwise. Input parameter value is<br>Boolean (Yes/No). When this parameter is set as<br><b>NO</b> , password would be stored in Upper case. If<br>this parameter is set to <b>N</b> then the<br>ULG_PWD_LOWER_CHAR_REQ parameter<br>should also be set to <b>N</b> .   |
| ULG_PWD_CHANGE_DAYS_ACTUAL   | This is used to set the maximum number of days<br>after which system will force a password change, in<br>cases where the User has not changed the<br>password. Input parameter value is numeric with<br>upper limit of 999999999999.  |
| ULG_PWD_CHANGE_DAYS_PROMPT   | This is used to set the maximum number of days<br>after which system will prompt the User for<br>password change, in cases where password has<br>not been changed within the set period. Input<br>parameter value is numeric.   |
| ULG_PWD_LENGTH_MIN           | This is used to set the minimum length of password<br>string that is required. If this criterion is not met,<br>system would throw an alert specifying minimum<br>character length required to be input.  |

#### Table C-2 (Cont.) Organization Parameters



| Parameter                | Description   |
|--------------------------|---|
| ULG_PWD_LOWER_CHAR_REQ   | This is used to allow at least one lower case<br>character in password strings. Input value is<br>Boolean (Yes/No). Setting this as <b>NO</b> would mean<br>passwords would be allowed in uppercase only.   |
| ULG_PWD_NBR_REQ          | This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as <b>YES</b> would require passwords to have at least one numeric character.  |
| ULG_PWD_SPECIAL_CHAR_REQ | This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as <b>YES</b> would require passwords to have at least one special character.  |
| ULG_PWD_UPPER_CHAR_REQ   | This is used to allow at least one upper case<br>character in password strings. Input value is<br>Boolean (Yes/No). Setting this as <b>NO</b> would mean<br>passwords would be allowed in lowercase only.   |
| ULG_WEEK_END             | This parameter enables to set the last day of the<br>week when a user can have access to the system.<br>Input parameter value is numeric ranging from 1 to<br>7. This is useful in business requirements where<br>the Organization does not need a specific set of<br>responsibilities (users) to not access the system on<br>a weekend / week-off day etc.   |
| ULG_WEEK_START           | This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric.  |
| CRB_ERROR_VALIDATION_IND | This parameter is used to validate the Credit<br>Bureau report generation request depending on the<br>number of days permitted to pull a Bureau report<br>from the same company and for the same<br>customer and report as either warning/error.  |
|                          | <ul> <li>When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an Error message stating Bureau Report exists for the same Customer from the same Bureau for Account# XYZ along with list of account number(s) and/or application number(s). If not, a Warning message is display and request is accepted for processing.</li> <li>Note: Both CRB ERROR VALIDATION IND and</li> </ul> |
|                          | <b>DAYS_TO_PULL_CRB_REPORT</b> are to be<br>enabled for Credit Bureau report processing.  |
| OCP_CUST_PMT_PREF        | This parameter MASTER ACCOUNT ROLLUP<br>FOR PMT EXTRACT FILE is used to decide the<br>basis of dues consolidation at master account level<br>based on the parameter values selected. For more<br>information, refer to <b>Outbound Customer</b><br><b>Extracts To Payment Agencies Batch</b> section.   |

#### Table C-2 (Cont.) Organization Parameters



# C.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

| Parameter                    | Description  |
|------------------------------|--|
| AUD_ADV_REASON_MODEL         | This parameter is used to set-up default adverse<br>action reasons for scoring models during set-up in<br>the Parameters sub page. Whenever the flag<br><b>Bureau Score Reasons</b> is unchecked during<br>credit bureau scoring model set-up, then<br>automatically rejected applications scored using<br>this scoring model picks up the Adverse Action<br>Reasons from the Parameters sub page.   |
| AUD_SCORING_METHOD           | This parameter is used to set when/where the<br>application scoring method has to be applied within<br>the company. So when the parameter value is<br>chosen as <b>primary applicant only</b> , the system will<br>perform the application scoring for the primary<br>applicant only and according to other applicable<br>parameters specified. Other parameter input values<br>are Minimum Score, Maximum Score, Minimum<br>Tier (Grade), Maximum Tier (Grade). |
| AUD_SCORING_METHOD_IN_BUREAU | This parameter is used to define what value to be<br>picked up for application scoring from the scores<br>returned from the various bureaus. The input<br>parameter values are Maximum Score and<br>Minimum Score. If Maximum score is setup in<br>company parameters, then for all applications<br>where a bureau report is pulled, the system will<br>pick-up the Maximum score from the different<br>bureaus.   |
| CBU_DATA_SET_SIZE            | Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.  |
| CBU_FILE_FORMAT              | Metro 2 file format definition, user need to select from the parameter value drop down.  |
| CMN_ASE_VALIDATE_MAKE_MODEL  | This parameter is set up to specify to the system<br>whether it needs to validate the asset make and<br>model at the time of data entry. In parameter value<br>is Boolean (Yes/No).  |
| CMN_CMB_DEFAULT_PRINTER      | This is used to define the default printer for printing.<br>The input parameter value is the printer name.<br>There is no LOV for this field. If no default printer is<br>defined and the parameter enabled, the system<br>would display <b>Undefined</b> .  |

#### Table C-3 Company Parameters



| Parameter                      | Description   |
|--------------------------------|---|
| CMN_WEEKLY_NONBUSINESS_DAYS    | This parameter is used to set-up the weekly<br>holidays at the company level. The input parameter<br>value is character string; if no details specified and<br>parameter is enabled, system would display<br><b>UNDEFINED</b> .   |
| COR_STORAGE_DIRECTORY          | This parameter is used to specify the path/location<br>for Oracle directory object template for<br>correspondence documents. Input parameter value<br>is <b>SETME</b> ; if none is specified and parameter<br>enabled, <b>UNDEFINED</b> .   |
| DBR_JOINT_INC_DEBT_WITH_2NDRY  | This parameter defines whether system should<br>consider income and debt details of the Spouse<br>and Secondary Applicant along with that Primary<br>Applicant. Input parameter value is Boolean (Yes/<br>No).  |
| DBR_JOINT_INC_DEBT_WITH_SPOUSE | This parameter is used to define whether system<br>should consider the income and debt details of<br>Spouse alone along with that of Primary applicant<br>details. Input parameter value is Boolean (Yes/No).   |
| DDP_CRB_EXPIRATION_DAYS        | This parameter is used to define the credit bureau<br>report expiration days. So if this is set as 30,<br>system will use all available credit bureau reports<br>pulled which are not older than 30 days from<br>current day, during de-dupe. Input value is numeric<br>with no upper limit.                  |
| DDP_DEDUP_ DEBT_WITH_2NDRY     | This parameter defines whether the system should<br>dedupe credit bureau liabilities for Spouse and<br>Secondary Applicants, in addition to de-duping<br>Primary applicant's liabilities. Input parameter value<br>is Boolean (Yes/No).   |
| DDP_DEDUP_ DEBT_WITH_SPOUSE    | This parameter defines whether the system should<br>dedupe credit bureau liabilities for Spouse, in<br>addition to deduping Primary applicant's liabilities.<br>Input parameter value is Boolean (Yes/No).  |
| DOT_STORAGE_DIRECTORY          | This parameter is used to define the location/path<br>of the Oracle Directory Object name for Account<br>Document Loading. Input parameter value is<br><b>SETME</b> .   |
| ECB_EDIT_FAIL_ANY_APL          | This parameter is used to set the credit bureau edit<br>to fail in case the bureau report for any of the<br>applicant fails. Input parameter value is Boolean<br>(Yes/No). So if this parameter is set to <b>YES</b> , the<br>edit will fail even if one of the applicant's bureau<br>score fails to qualify. |
| ECB_USE_APL_CURRENT_SCORE_CRH  | This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).  |

| Parameter                   | Description   |
|-----------------------------|---|
| LOR_AUTOMATIC_CON_FUND_FAX  | This is used to define the decision fax generation<br>when an application is funded. The input parameter<br>value is Boolean (Yes/No), and when this is set as<br><b>YES</b> , system automatically generates the fax<br>approval in the predefined template whenever an<br>application is approved.                    |
| LOG_STORAGE_DIRECTORY       | This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined.  |
| LOR_AUTOMATIC_APPROVAL_FAX  | This is used to define the decision fax generation<br>when an application is approved. The input<br>parameter value is Boolean (Yes/No), and when<br>this is set as <b>YES</b> , system automatically generates<br>the fax approval in the predefined template<br>whenever an application is approved.                  |
| LOR_AUTOMATIC_REJECTION_FAX | This is used to define the decision fax generation<br>when an application is rejected. The input<br>parameter value is Boolean (Yes/No), and when<br>this is set as <b>YES</b> , system automatically generates<br>the rejection fax in the pre-defined template<br>whenever an application is declined.                |
| MAX_LEAD_DAY_AGE            | This parameter is used to define the maximum no.<br>of days, post which the sales lead would be<br>considered cold. Input parameter value is numeric<br>with no upper limit.  |
| MULTI_OFFER                 | Through this parameter the multiple offers (sub-tab)<br>in pricing can be enabled or disabled for a<br>Company/Branch. Input parameter value is<br>Boolean (Yes/No). If the flag is set as <b>Y</b> , the<br>underwriter can view multiple offers and select one<br>of them to be applied for the specific application. |
| MULTI_OFFER_MAX_NUMBER      | This parameter is used to specify the maximum<br>number of multiple offers that can be permitted for<br>an application. Input parameter value is numeric<br>with no upper limit. If MULTI_OFFER company<br>parameter is set as <b>N</b> , this parameter can be<br>ignored as there is no use specifying a value.       |
| MULTI_OFFER_MAX_TERM        | This company parameter sets the maximum term<br>(as in no. of instalments, whichever billing cycle is<br>selected) for which multiple offers are calculated<br>and displayed during pricing. Input parameter value<br>is numeric.   |
| MULTI_OFFER_ MIN_TERM       | This company parameter sets the minimum term<br>(as in no. of instalments, whichever billing cycle is<br>selected) for which multiple offers are calculated<br>and displayed during pricing. Input parameter value<br>is numeric.   |
| MULTI_OFFER_PMT_TOLERANCE   | For Multi offer variance in payment is defined in this parameter.   |
| MULTI_OFFER_TERM_VAR        | For multi offer Term variance will be defined in the parameter.   |
| PRESENT_VALUE_COMPUTE_RATE  | This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate).  |



| Parameter                     | Description  |
|-------------------------------|--|
| RATE_CHG_LTR_PRE_PROCESS_DAYS | This parameter is used to set up the number of<br>days prior to rate change effective date to generate<br>rate change letters in order to provide advance<br>intimation to customers. Input parameter value is<br>numeric with no upper limit.   |
| STM_GEN_AFTER_MATURITY_IND    | This parameter is used to enable the statement<br>generation for an account after the maturity date<br>but Account remains unpaid. Input parameter value<br>is Boolean (Yes/No). If this is set to <b>Y</b> , statements<br>will get generated for accounts that remain unpaid<br>even after maturity. |
| UIX_RUN_AAI_ACT               | This parameter is used by the system to determine<br>whether to create and activate an account online.<br>Input parameter value is Boolean (Yes/No).   |
| UIX_UCS_CAC_MAX_FOLLOWUP_DAYS | This parameter is used to set up the maximum<br>number of days for follow up when the account is in<br>delinquent state. Input parameter value is numeric<br>with no upper limit.  |
| UIX_UCS_CAC_MAX_PROMISE_DAYS  | This parameter is used to set up the maximum<br>number of days allowed for customers who promise<br>to pay when following up for delinquent accounts.<br>Input parameter value is numeric.   |
| AUD_QUEUE_INITIAL_CRB_FAILED  | This parameter enabling will Queue the application if any bureau failed.   |
| UIX_UCS_CUA_MAX_FOLLOWUP_DAYS | This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system.  |
| XSL_TAX_INTERFACE             | This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as <b>Manual</b> .  |
| CMN_SYSTEM_UNDER_MAINTENANCE  | This parameter specifies whether the system is<br>under maintenance or not. Input parameter value is<br>Boolean (Yes/No).  |
| CMN_GL_POST_DT                | This parameter is used to define the GL Post Date<br>of Company in MM/DD/YYYY format. The same is<br>also updated by Scheduler if ENABLED.   |
| PTX_TXN_LAST_PURGE_DT         | This parameter stores the date when transactions<br>were purged last in the OFSLL system. Input<br>parameter value is date.  |
| PUP_TUP_LAST_PURGE_DT         | This parameter stores the date when transactions<br>upload were purged last in the OFSLL system.<br>Input parameter value is date.   |
| JSC_START_OF_BUSINESS_TIME    | This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.   |

| Parameter               | Description   |
|-------------------------|---|
| CMN_PROMISE_FUTURE_MTHD | This parameter helps to define the future promise handling method in the system.  |
|                         | <ul> <li>When multiple Promise to Pay records are defined<br/>on an account and if any one of the promise is not<br/>satisfied i.e. if there is no credit / Payment<br/>transaction of the corresponding amount on the<br/>promise date, then system uses any of the<br/>following method defined in this parameter to<br/>update the future promises.</li> <li>No Action on future promises (default)</li> <li>Mark current and future promises as broken</li> <li>Mark current as broken but future promise as<br/>cancelled</li> </ul> |

# C.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

| Parameter                       | Description  |
|---------------------------------|--|
| CRB_MAX_BUREAU_PULL             | This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.  |
| CRB_ALL_APL_BUREAU_PULL         | This parameter is used to set up whether credit<br>bureau reports should be pulled for the primary<br>applicant only or to all other applicants also (for<br>joint applications), regardless of their relationship<br>with the primary applicant. Input parameter value is<br>Boolean (Y/N). |
| CBU_FILE_FREQUENCY              | This parameter is used to set the Metro II File<br>Frequency and determine whether output file is to<br>be generated daily or monthly. If this is monthly,<br>then output file is written with daily data but<br>generated monthly.  |
| JOINT_DEDUP_ SPOUSE_LIABILITIES | This parameter is used to determine duplicate<br>liabilities in the Spouse's liabilities in de-duping<br>logic. Input parameter value is Boolean (Yes/No).   |
| JOINT_DEDUP_ALLAPL_LIABILITIES  | This parameter is used to determine duplicate<br>liabilities of all applicants' liabilities in de-duping<br>logic, irrespective of whether they are related to<br>each other. Input parameter value is Boolean (Yes/<br>No).   |
| ASC_COL_SER_ENABLED_IND         | This parameter is used for enabling the Collection<br>Servicing Indicator. Input parameter value is<br>Boolean (Y/N).  |
| CMN_TEST_TOOL_LOGGING           | This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).  |

| Parameter                      | Description   |
|--------------------------------|---|
| ICA_INPUT_FILE_FORMAT          | This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.                                    |
| JSV_BI_USER                    | This parameter is used to define the BI publisher<br>User ID. Input parameter value is user defined<br>(Admin user).  |
| JSV_BI_PASSWORD                | This parameter is used to define the BI publisher<br>User password. Input parameter value is user<br>defined (Admin user).  |
| PJR_COPY_PURGED_DATA           | This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).                                      |
| PUP_ARCHIVE_DAYS               | This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.                        |
| PUP_OARCHIVE_DAYS              | This parameter is used to specify the number of days after which the transactions upload details are to be moved from <b>O</b> tables. Input parameter value is numeric.      |
| TPE_APPLY_LTC_FROM_CURR_DUE_DT | This parameter is used to specify whether late<br>charge should be applied from current due date for<br>Pyramid Law fee method. Input parameter value is<br>Boolean (Yes/No). |
| TPE_EXCESS_PAYMENT_TO_MEMO     | This parameter will make excess payment to the memo payment by marking this Parameter as YES.   |
| TPE_STOP_COMP_DELQ _DAYS       | This parameter is enabled to stop computation if the account is delinquent for more than 60 days.   |

#### Table C-4 (Cont.) Other Parameters



# Appendix : Configuration at Company Level

This section consists of the following topics:

- Introduction
- Existing Configuration
- Configuration at Company Level
- Setup Company Definition
- Setup Multiple Companies in Same/Different Time Zone
- Impact on Defining Configuration at Company Level

# **D.1 Introduction**

OFSLL supports defining multiple Portfolio Companies in an Organization and facilitates to configure these Portfolio Companies to operate in different time zones. The nightly batch jobs for processing can also be configured to run as per the operating hours of the Portfolio Companies.

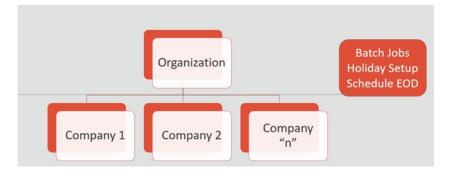
Using this, system can be configured in Setup to either process at Organization level or at Company level. To process at Organization level, no specific change is required since it is the default setup.

The below details in this section is intended to give an overview of the changes required to setup the system to process at Company level.

# **D.2 Existing Configuration**

In the default setup, there is no definition of GL date at company level and this implies that organization can define the independent companies to which accounts belongs. But the EOD scheduling and job run happens at organization level and '**not**' at each company level. Also the GL date is defined at **System Parameters** Level.







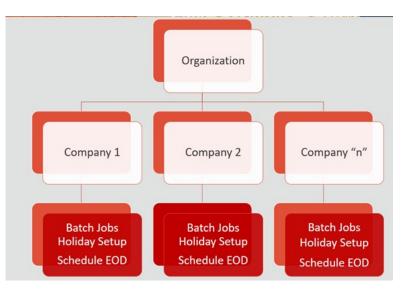
# **D.3 Configuration at Company Level**

In the configuration at Company level (not Branch level), the following options are supported:

- To configure only one EOD schedule for one or all companies Configure batch jobs at ALL level with or without having multiple company definitions. If OFSLL is upgraded from earlier to current release version, this helps to continue with existing ALL company level scheduling of batch job run.
- To configure EOD for each company independently Define GL date at each Company level to schedule and run batch jobs at each company level. The scheduler changes the GL date of specific company, after successful completion of batch job run.

However in this setup, note that:

- It is advised to **Enable** flag at ALL GL date level, but disable batch jobs at ALL level so that scheduler does the rollover of date but does not pick-up batch jobs for EOD run.
- After EOD run, system rollovers the GL date or ALL company entry, after completion of run of other specific company GL date rollover.
- Ensure the Company parameter System Under Maintenance is also set to Y for corresponding company during EOD run of same company.
- Company Start of Business Time can be configured at company level. If the parameter value is set to **0500**, it implies that scheduler rollovers the GL date based on this time.
- System refers the **Company Time Zone** (new field at company definition page) to identify the time zone in company parameter.



#### Figure D-2 Configuration at Company Level

# **D.4 Setup Company Definition**

In this setup, define the company and company parameters.

1. Define Company and date format



- Define the company in Companies Definition screen and ensure to maintain Company Time Zone.
- Define company code with **Alphanumeric** characters only.
- Ensure to define the **Display Format** organization Definition **Division Definition** Display Formats.

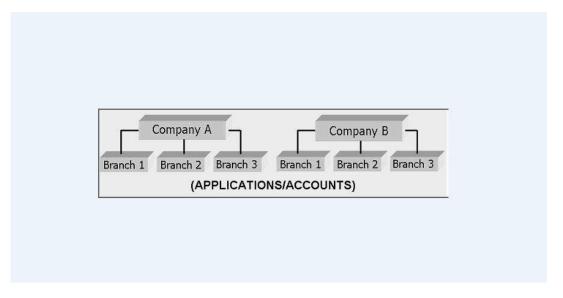
#### Note:

Fixed simple date format definition is one time setup for each company and Admin user is not expected to change it again in life time. Currently it is allowed to select only MM/DD/YYYY format.

- 2. Define the following company parameters: The default shipped seed data of Company level GL date is set to All.
  - GL POST DATE COMPANY IN MM/DD/YYYY FORMAT (UPDATED BY SCHEDULER IF ENABLED)
  - CMN\_SYSTEM\_UNDER\_MAINTENANCE SYSTEM UNDER MAINTENANCE
  - JSC\_START\_OF\_BUSINESS\_TIME (COMPANY START OF BUSINESS TIME (24HR FORMAT)
  - PTX\_TXN\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS
  - PUP\_TUP\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS UPLOAD

Example: The following is an illustration on how 3 companies are defined with 3 different time Zones in USA, UK and Australia.

#### Figure D-3 Setup Company Definition



#### Table D-1 Company Parameters

| Parameter    | USA         | UK          | AUS         |  |  |
|--------------|-------------|-------------|-------------|--|--|
| GL Post Date | 31 Dec 2019 | 02 Jan 2020 | 02 Jan 2020 |  |  |



| Parameter                        | USA        | UK         | AUS        |
|----------------------------------|------------|------------|------------|
| CMN_SYSTEM_UNDER<br>_MAINTENANCE | Y          | Ν          | Ν          |
| JSC_START_OF_BUSIN<br>ESS_TIME   | 0500       | 0500       | 0500       |
| PTX_TXN_LAST_PURG<br>E_DT        | 01/01/2019 | 01/01/2019 | 01/01/2019 |
| PUP_TUP_LAST_PURG<br>E_DT        | 01/01/2019 | 01/01/2019 | 01/01/2019 |

Table D-1 (Cont.) Company Parameters

This section consists of the following topics:

- Holiday Setup and Processing
- Batch Jobs Processing

## D.4.1 Holiday Setup and Processing

The holiday defined in setup is processed as indicated below:

- Scheduler picks up the jobs for EOD run based on Next Date and time' set at each batch job level.
- After successful completion of job run for the individual company, system rollovers the date for respective company.
- Once the EOD run and date rollover is completed for individual company, system verifies the Enabled indicator for All company. If none of batch jobs are enabled - rollovers the ALL GL date.
- If **01 Jan 2020** is recorded as holiday in setup, scheduler will/will not execute the batch jobs based on the Batch job holiday maintenance and subsequently rollovers the next date to 02 Jan 2020, at proper start of business time for the company.

### D.4.2 Batch Jobs Processing

The default shipped seed data of Batch Jobs is set to All. Define the company and copy the batch jobs. Note that the **Copy** option copies all the batch jobs at one go.

# D.5 Setup Multiple Companies in Same/Different Time Zone

- Define company level time zone using the field Company Time Zone at Companies Definition screen.
- This parameter is used to consider the Company level and Start of Business Time. The same can be configured to the same time zone or different time zone for scheduler to process EOD / BOD.
- Company wise file upload facility is supported as follows: As part of creating company, following are automated:
  - Directory objects in db is created
  - System parameter is created for directories



- External table is created for selected uploads collateral and txn upload automatically
- Physical directories are not created
- Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

This section consists of the following topics:

Setup for New Company Added Subsequently

## D.5.1 Setup for New Company Added Subsequently

For New Company Added Subsequently (not on Day zero), follow the same steps to be followed on Day zero setup. Raise SR to execute script of directory creation of new company for file upload.

# D.6 Impact on Defining Configuration at Company Level

System displays the following details at each configured Company level.

- Company Level Configuration Settings
- Scheduler
- Debug Logs
- Setup Screens
- File Uploads
- Transactions
- Web Services
- Letters, Correspondence
- Reports
- Credit Bureau & Metro II
- GL
- ODD1, ODD2, ODD3
- Migration
- Conversion
- Archive
- Purge
- Standard Payees
- Data Masking
- WFP Module
- Batch Jobs and File uploads
- Assumptions



# D.6.1 Company Level Configuration Settings

Company level LOV selection is available at following screens to configure:

- System Monitor > Batch Jobs
- System Monitor > Jobs > Batch
- System Monitor > Jobs > Background
- System Monitor > Jobs > Credit Request
- System Monitor > JMS Queues > Messages
- System Monitor > Events
- Data Files > Input folder

### D.6.2 Scheduler

Once the batch jobs are completed for that specific company, scheduler picks-up the company specific scheduled batch jobs and updates the GL Post Date of that specific company.

#### Note:

- No two companies should be configured to run jobs by scheduler at the same time.
- Ensure to setup the Parent and child batch jobs with marginal difference in time setup to get picked-up by the scheduler.

# D.6.3 Debug Logs

- Batch level Debug logs are maintained at system parameter level and allowed to enable / disable debug batch job logging at system parameter level only.
- System allows to enable batch job level debug jobs by enabling in User Defined Table.
- The debug log file generated is appended with Company Name.
- The date format in debug logs is MM/DD/YYYY standard format only, irrespective of logs generated for any company.

### D.6.4 Setup Screens

All setup screens refers to system date for validation. Example: Start and End Date.

### D.6.5 File Uploads

If only ALL Company Definition is used, the file upload process continues to use the existing folder and infrastructure.

- As part of creating company, following are automated:
  - Directory objects in db is created
  - System parameter is created for directories



- External table is created for selected uploads collateral and txn upload automatically
- Physical directories are not created
- Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

This section consists of the following topics:

- Input File
- Output File

### D.6.5.1 Input File

The Input File is processed based on the following conditions:

- Changes are accepted in same file structure and input file has to be placed under input/ directory/company specific folder.
- In case certain file does not have company definition like **Asset Upload**, the same can be placed in any company folder to process and upload records.
- Some input files are not programmed to refer Data Files > Input file definitions and hence any date in the file will follow MM/DD/YYYY format. For example, Call activity posting, promise date are to be given in the same format.
- Some input files are programmed to refer Data Files > Input file definitions and hence system expects the date in the file as defined as date format in definition.

### D.6.5.2 Output File

Output file name is appended with Company Name and is generated in one folder.

#### Note:

A script crt\_company\_directories.sh is provided with installer in the path  $core_db \fildb.zip \dba_utils \to create directories and to create folders for each defined Company. The same is to be run during installation. Also, the CLOB indicator is retained at system parameter level.$ 

## D.6.6 Transactions

- Monetary transaction refers to the company specific GL date.
- Non-Monetary transactions refers to system date.
- Transactions data in the account continues to show the dates with reference to **Fixed** simple date format maintained at company level.

## D.6.7 Web Services

- GL date of service refers to company level GL date.
- **Company** has to be passed for certain web services to take reference of corresponding company GL date.



# D.6.8 Letters, Correspondence

- Letters are generated based on company level batch job run.
- Date format in letter is not controlled by company level display format and refers to the letter template.

# D.6.9 Reports

- Changes are done to report template and reports are generated with **Company Name** appended to file and generated data for specific company, where the job is run.
- Date format in report is not controlled by company level display format and refers to the report template.

## D.6.10 Credit Bureau & Metro II

- Bureau pull does not have any impact to handle because user has to select the specific company and then bureau triggers the pull from UI.
- Metro II No impact. System generates file for all companies; but based on product level flag and with configured setup.

# D.6.11 GL

Current GL Setup (Attributes, Translations and Transaction Links and so on) is at Company level and hence there is no impact.

# D.6.12 ODD1, ODD2, ODD3

If job is run at company level,

- ODD1 (Producer ACH, Adverse Action letters, Adverse Action Condition Letter file) job generates the data at company level.
- ODD2 (Account ACH, Vendor ACH, Statement, Letter File and so on) job generates the data at company level.
- ODD3 job generates the data at company level.

## D.6.13 Migration

For all screens where company has been added, the default value ALL is provided and user is expected to enable this in seed data screen.

## D.6.14 Conversion

No specific impact since API tables have definition of company. User can upload the conversion files based on company.

## D.6.15 Archive

Parameter to specify the archive days are defined at system level but user can run the Archive batch jobs at each company level and the same archives data for that specific company.

# D.6.16 Purge

Parameter to specify the purge days and following parameters are moved to company level.

- PTX\_TXN\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS
- PUP\_TUP\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS UPLOAD

### D.6.17 Standard Payees

- User would be able to define payee bank account for each company / branch combination.
- AP Requisition batch job generates the requisition considering the account number defined at company level.

## D.6.18 Data Masking

Not handled and hence data masking can be configured at organization level only.

# D.6.19 WFP Module

Not handled.

# D.6.20 Batch Jobs and File uploads

For list of batch jobs and File uploads handled to run at company level, refer to product release notes.

## D.6.21 Assumptions

System considers the criteria defined for company in Queues > Criteria Based Condition screen and ignores the branch level differentiation across application. Hence, even if user defines multiple records (as indicated below), system considers the combination as same and executes records are company level.

Company = AUS and Branch = ALL

Company = AUS and Branch = Sydney



| ueues ×         |          |                 |                  |             |                          |                          |                        |                |                |        |             |                     |         | ×                |
|-----------------|----------|-----------------|------------------|-------------|--------------------------|--------------------------|------------------------|----------------|----------------|--------|-------------|---------------------|---------|------------------|
| Drigination     | Criteria | Based Condition | Customer Service | Call Action | Results                  | Activity Tracking        | User Groups            |                |                |        |             |                     |         |                  |
| Criteria        | Definiti | on              |                  |             |                          |                          |                        |                |                |        | 📌 Add       | 🖉 <u>E</u> dit      | ∐View   | 🖋 A <u>u</u> dit |
| View 🗸          | Format 👻 | Freeze          | e 🛃 Detach       | Wrap        | 6                        | 🖋 Check Criteria         | New Criteria           |                |                |        | Create Copy |                     |         |                  |
| Criteria        | Name     |                 | Criteria Desc    |             |                          |                          | Start Dt               | En             | d Dt           |        | Seq Com     | pany                | Branch  |                  |
| TEST-A          | BHI      |                 | TEST-PAVAN       |             |                          |                          | 03/21/2000             | 12             | /31/4000       |        | 0 SA03      |                     | ALL     |                  |
| TESTABHI232     |          |                 | TEST-PAVAN       |             |                          | 03/21/2000               |                        | /31/4000       | 0 SA03         |        |             | ALL                 |         |                  |
|                 |          |                 |                  | TEST-PAVAN  |                          |                          | 03/21/2000             | 12/31/4000     |                | 0 SA03 |             | ALL                 |         |                  |
| TEST-PAVAN      |          |                 | TEST-PAVAN       |             |                          | 03/21/2000               | 12/31/4000             |                | 0 SA03         |        | ALL         | _                   |         |                  |
| TEST-01         |          | TEST-PAVAN      |                  |             | 03/21/2000               | 12/31/4000               |                        | 0 SA03         |                | ALL    |             |                     |         |                  |
| TEST26          |          | DEMO            |                  |             |                          | 03/21/2000               |                        | /31/4000       |                | 1 ALL  |             | ALL                 |         |                  |
| DEMO<br>NAVEEN1 |          | DEMO            |                  |             | 03/21/2000<br>03/21/2000 | 12/31/4000<br>12/31/4000 |                        | 1 ALL<br>2 ALL |                | ALL    | _           |                     |         |                  |
| AVEER           | I N      |                 | DEMO             |             |                          |                          | 03/21/2000             | 12             | /31/4000       |        | 2 ALL       |                     | ALL     | +                |
| Criteria I      |          | Conditions      |                  |             |                          |                          |                        |                |                |        | Add 🥢       | Edit                | View    | Audit            |
|                 | Format - | Free            | eze 🚮 Detach     | 🖉 Wrap      | 62                       |                          |                        |                |                |        | - Con       | East                | Tien    | Audic            |
|                 |          |                 | arameter         |             |                          |                          | Comparison<br>Operator |                | Criteria Value | )      |             | Logical<br>Operator | Enabled |                  |
|                 |          |                 | ELINQUENCY DAYS  |             |                          |                          | GREATER THA            | 1N             | 40             |        |             | AND                 | Y       |                  |
|                 |          | 1 P             | RODUCT CODE      |             |                          |                          | LIKE                   |                | NAVEEN VEHICLE |        |             |                     | Y       |                  |
|                 |          |                 |                  |             |                          |                          |                        |                |                |        |             |                     |         |                  |
|                 |          |                 |                  |             |                          |                          |                        |                |                |        |             |                     |         |                  |

#### Figure D-4 Criteria Based Condition